



COMMUNITY
DEVELOPMENT
CITY OF COLUMBIA

Celebrating 40 Years

BUILDING COMMUNITIES.
TRANSFORMING LIVES.



CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)



2014

City of Columbia
Community Development Department
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We Are Columbia

Columbia City Council



Honorable Stephen K. Benjamin
Mayor

Council Members

Honorable Sam Davis, District 1
Honorable Tameika Isaac-Devine, At-Large
Honorable Leona Plaugh, District 4
Honorable Brian DeQuincey Newman, District 2
Honorable Cameron Runyan, At-Large
Honorable Moe Baddourah, District 3



Teresa Wilson
City Manager

Deborah J. Livingston
Community Development Director

Contents

Section 1: Introduction	4
Section 2: Funding Summary	7
Table 1: Funding and Expenditures Fiscal Year 2014-15.....	8
Table 2: Priority Community Development Needs Fiscal Year 2014-15.....	11
Section 3: Five-Year Assessment of Progress.....	11
Table 3: 2014 Annual Performance Assessments	13
Section 4: Self Evaluation.....	15
Section 5: Performance Measures	17
Performance Measures - Community Development.....	17
Table 4: Performance Measures - Neighborhoods & Quality of Life.....	19
Performance Measures – Economic Development	21
Table 5: Performance Measures – Economic Development Assistance.....	22
Performance Measures - Housing Development Corporations	22
Performance Measures - Housing Services	23
Table 6: Performance Measures – Housing Assistance.....	24
Performance Measures - Homeless Services and Housing Opportunities for Persons With Aids (HOPWA) Program.....	24
Table 7: Performance Measures - Financial Assistance Homeless	25
Performance Measures - Homeless Services and Housing Opportunities for Persons With Aids (HOPWA) Program.....	Error! Bookmark not defined.
Section 2: Financial Reporting	26
Funding Sources.....	26
Total Budget & Expenditures.....	27
Table 8: FY2014-2015 Funding Sources and Expenses.....	27
Section 3: Federal Reporting	27
Leveraging Resources –.....	27
Table 9: Leveraged Funding All FY 2014– 2015 CDBG/HOME/General Fund Programs	28
Federal Reports.....	29
Other Actions	29
Table 10: Homeless Clients Served by Project Type.....	30
Table 11: 2014 Emergency Solutions Grant Accomplishments.....	32
Table 12: Lead-Based Paint	37
HOME Match Report.....	37
HOPWA CAPER Measuring Performance Outcomes Report and Beneficiary Verification Worksheet Information.....	38

Section 4: Projects and Program Accomplishments.....	38
Table 13: Housing Priority Needs	38
Community Development Accomplishments	39
Economic Development Accomplishments	43
Housing Accomplishments	44
Table 14: Performance Accomplishments- Affordable Housing.....	46
Housing Development Corporations	47
Homeless & Special Needs	48
Table 15: HOPWA Sources of Leveraging	53
Section 5: Fair Housing	54
Affirmatively Furthering Fair Housing Report	54
Analysis of Impediments to Fair Housing (AI) Update.....	54

Appendices

Appendix 1:	Citizen Participation Plan, Public Comments & Fair Housing Survey
Appendix 2:	PR26 – Financial Summary
Appendix 3:	2014 Financial Summary & Entitlement Financial Reports CDBG Budget HOME Budget HOPWA Budget
Appendix 4:	PR02 – CDBG Activity Status Report
Appendix 5:	HOME Match Report
Appendix 6:	HUD-60002 Section 3 Report
Appendix 7:	HOPWA CAPER Measuring Performance Report Outcome
Appendix 8:	PR27 – HOME Status Report PR48 – HOME Open Activities Report
Appendix 9:	Fair Housing Report

Section 1: Introduction

Community Development Mission

The Community Development (CD) Department is committed to making the City of Columbia and its neighborhoods a better place to live, work and play.

Community Development is the fuel that supports the local economy by providing resources and opportunities for growth. It administers federal, state and local funds and ensures compliance; increases homeownership and builds neighborhood capacity through excellent customer service. Partnerships with banks, neighborhoods and organizations allow us to improve the quality of life and continue to make Columbia a

World Class City.



The City of Columbia strives to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low to moderate income individuals and communities.

National Goals

Federal law requires that housing and community development grant funds primarily benefit low-and moderate-income persons in accordance with the following U.S. Department of Housing and Urban Development (HUD) goals:

Provide a suitable living environment

This includes improving the safety and livability of neighborhoods; increasing access to quality facilities and services; reducing the isolation of income groups within areas by de-concentrating housing opportunities and revitalizing deteriorating neighborhoods; restoring and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons; and conserving energy resources.

Provide decent housing

Included within this broad goal are the following: assist homeless persons in obtaining affordable housing; retain the affordable housing stock; increase the availability of permanent housing that is affordable to low- and moderate-income Americans without discrimination; and increase supportive housing including structural features and services to enable persons with special needs to live with dignity.

Expand economic opportunities

These goals encompass creating jobs that are accessible to low- and very low-income persons; providing access to credit for community development that promotes long-term economic and

social viability; and empowering low-income persons in federally assisted and public housing to achieve self-sufficiency.

National Objectives

The CDBG program requires that each activity funded, except for program administration and planning activities, meet one of three national objectives. The three national objectives are:

- ✚ Benefit to low- and moderate- income (LMI) persons;
- ✚ Aid in the prevention or elimination of slums or blight; and
- ✚ Meet a need having a particular urgency (referred to as urgent need).

UNDERSTANDING THE HUD PROCESS

5-Year Consolidated Plan

The City of Columbia is required by law every five years to prepare a Consolidated Plan to receive federal funds from the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan combines in one report important information about Columbia's demographics and economic activity as well as detailed information on the housing and job needs of its residents. The Plan also includes comments from the public received during public hearings, stakeholder meetings and in writing.

All funding recommendations for programs operated with these funds were evaluated based on their ability to help the City meet the goals and priorities established in this Plan.

Annual Action Plan

The Action Plan is developed under HUD guidelines and serves as the application for the following three formula grant programs:

- ✚ Community Development Block Grant (CDBG)
- ✚ HOME Investment Partnerships (HOME)
- ✚ Housing Opportunities for Persons with AIDS (HOPWA)

Annually the City of Columbia invites applications from qualified entities to apply for funding through the Notice of Funds Available/Request for Application (NOFA/RFA) process. Agencies that provide activities that are consistent with locally developed Community Development Block Grant (CDBG) Program Priorities and address the federal/local [Consolidated Plan](#) objectives are encouraged to apply. Funds are made available for activities in two categories; 1) Public



Service/Neighborhood Improvement Grants and 2) Non-Public Service/Public Facilities/Infrastructure Improvement Grants.

Activities recommended for funding are included in the City of Columbia's required one-year Action Plan to notify citizens and HUD of the City's intended actions during that particular fiscal year. The Action Plan includes citizen and stakeholder input and is due annually to HUD by May 15th.



Consolidated Annual Performance and Evaluation Report (CAPER)

At the end of each fiscal year, the City must also prepare a Consolidated Annual Performance and Evaluation Report (CAPER) to provide information to HUD and citizens about that year's accomplishments. This information allows HUD, city officials, and the public to evaluate the City's performance and determine whether the activities undertaken during the fiscal year helped meet the City's five-year goals and to address priority needs identified in the Consolidated Plan. This annual performance report, prepared with public review and comment, must be submitted to HUD annually by September 30th.

Citizen Participation

The City Manager and City Council of the City of Columbia wish to provide for maximum citizen participation in the development and implementation of the Consolidated Plan and the Annual Action Plan in accordance with the objectives of the Housing and Community Development Action of 1974.

Accordingly, the City of Columbia takes affirmative action to provide adequate opportunity for citizens to participate in the development of the Consolidated Plan and the Annual Action Plans. These actions include placing advertisement in the local newspapers, meetings with stakeholders, community forums, appointment of Citizens Advisory Committee for Community Development, and a public hearing at the televised city council meeting.

The Citizens Advisory Committee (CAC), appointed by City Council, consists of seven (7) members, with at least one member from each of the four (4) City Council Districts. The CAC was formally established by City Council through the adoption of a resolution on August 6, 1975, which outlined the Committee's responsibilities. See **Appendix 1** - Citizen Participation Plan.

During the reporting period, a series of public forums were held in each City Council district, stakeholder and neighborhood meetings, and public hearings were held to solicit community input and comments in preparation of FY2015-2019 Five Year Consolidated Plan and FY2015-16 Annual Action Plan. Public notices were published in the *State Newspaper* (April 10, 2015), City's Website, and available at the Community Development Department, 1225 Lady Street. Additionally, a community needs assessment survey was posted on the City's Website/Community Development page at www.columbiasc.net. Community Liaisons distributed notices at community/neighborhood meeting and via e-blast. The following schedule of public meetings and notices were provided:

Public Forums:

District 1 - Thursday, January 8, 2015 @ 6pm

Earlewood Park Community Center
1111 Parkside Drive
Columbia, SC 29201

District 2 - Thursday, January 15, 2015 @ 6pm

King Park
2300 Greene Street
Columbia, SC 29205

District 3 - Thursday, January 22, 2015 @ 6pm

Edisto Discovery Park
1914 Wiley Street
Columbia, SC 29205

District 4 - Thursday, January 29, 2015 @ 6pm

Woodland Park
6500 Olde Knight Parkway
Columbia, SC 29209

Stakeholder Meeting/Community Forum:**Stakeholders, Thursday, February 5, 2015 @ 6pm**

Earlewood Park Community Center
1111 Parkside Drive
Columbia, SC 29201

All Access Columbia Community Forum

March 6, 2014 @ 9AM
Alcorn Middle School; 5125 Fairfield Road
Columbia SC 29203

Public Hearings:**Thursday, April 23, 2015 at 6pm**

Eau Claire Print Building
3907 Ensor Avenue
Columbia, SC 29203

Tuesday, May 5, 2015 at 6pm

City Council Meeting
City Hall 3rd Floor, 1737 Main Street
Columbia, SC 29201

The 2014 Consolidated Annual Performance and Evaluation Report (CAPER) Public Hearings were held August 20th and September 15th at 6:00 p.m. During the final public hearing, the Citizens Advisory Committee Chairperson provided performance highlights of the three (3) entitlement programs and City Council gave approval to submit the final draft of the CAPER along with all citizens' comments to HUD on or before the deadline date of September 29, 2015. All public comments are included in this document. See **Appendix 1**.

Section 2: Funding Summary

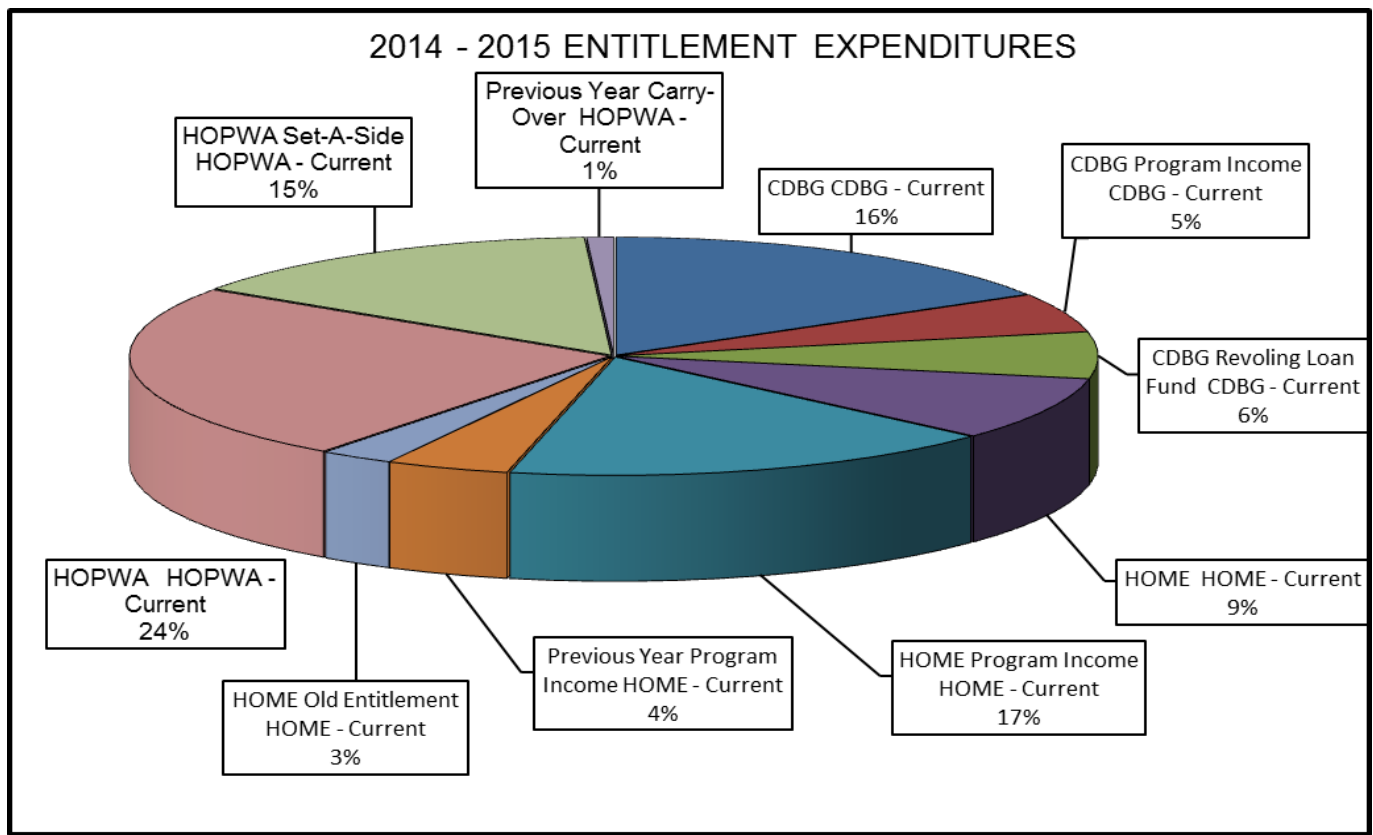
Federal funds are made available for furthering the objectives of the consolidated plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period and the total amount expended during the reporting period.

HUD provides federal funds through three entitlement grants with amounts determined by statutory formulas: Community Development Block Grant (CDBG); HOME Investment Partnerships Program (HOME); and Housing Opportunities for People with AIDS (HOPWA). In Fiscal Year 2014-2015, the City received \$2,866,124 million in new funding; made available \$1,241,621 from previous year and carry-over funds through these three formula grants, and \$1,657,035 in program income and revolving loan fund. A total of \$5,764,775 was allocated and total of \$4,265,979 was expended from the three entitlement grants and program income. Below are the funding and expenditures for the reporting period.

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Table 1: Funding and Expenditures Fiscal Year 2014-15

Federal Source	Allocation FY 2014	Expenditures	Estimated Carried Forward
CDBG	950,277.00	483,595.21	466,681.79
CDBG Program Income	309,726.50	271,661.82	38,064.68
CDBG Revolving Loan Fund	236,204.00	236,204.00	-
<i>Sub-total for CDBG Funds</i>	1,496,207.50	991,461.03	504,746.47
			-
HOME	427,102.10	-	427,102.10
HOME Program Income	870,737.11	870,737.11	-
HOME CHDO Reserve	75,370.90	75,370.90	-
Previous Year Program Income	240,367.89	240,367.89	-
HOME Old Entitlement	343,248.04	343,248.04	-
<i>Sub-total for HOME Funds</i>	1,956,826.04	1,529,723.94	427,102.10
			-
HOPWA	1,413,369.00	846,421.13	566,947.87
HOPWA Set -A-Side	846,094.00	846,094.00	
Previous Year Carry -Over	52,279.00	52,279.00	-
<i>Sub-total for HOPWA Funds</i>	2,311,742.00	1,744,794.13	566,947.87
<i>Total Entitlement Funds</i>	4,107,740.04	2,647,008.28	1,460,731.76
<i>Total Program Income</i>	1,657,035.50	1,618,970.82	38,064.68
Total Federal Funds	5,764,775.54	4,265,979.10	1,498,796.44



The local jurisdiction must also submit an updated CDBG Financial Summary Report (PR26). See **Appendix 2**. The City also submits a Financial Summary and Entitlement Financial report for each federal program (CDBG, HOME, HOPWA) to HUD. See **Appendix 3**. The PR26 and all other IDIS reports are available for public review.

Basis for Allocating Investments within Jurisdiction

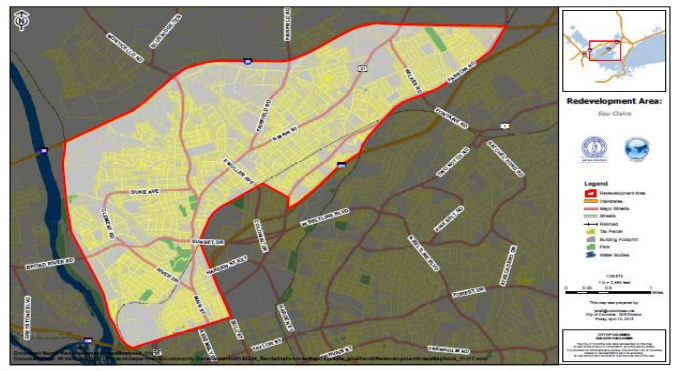
Jurisdictions are encouraged to include maps describing the geographic distribution and location of investment (including areas of low-income and minority concentration). The geographic distribution and expenditure requirement may be satisfied by specifying the census tracts where expenditures were concentrated and the percentage of funds expended in target areas.

100% of CDBG funds were allocated to projects that benefit low and moderate income persons and/or areas. HOME funds were allocated to eligible beneficiaries (at or below 80% of area median income) throughout the incorporated city limits. However, the City targeted funds to those neighborhoods with the highest concentration of need for affordable housing and economic development: Eau Claire Redevelopment Area, King/Lyon Street Redevelopment Area, Booker Washington Heights Redevelopment Area and Edisto Court Redevelopment Area.

In addition the previously HUD-approved Empowerment Zone area - comprised of contiguous Census Tracts 2, 5, 9-10, 13-16, 18, 20.02, 28, 106, and 109 - was established as a Neighborhood Revitalization Strategy Area (NRSA) for the term of the Consolidated Plan to ensure continued revitalization and community development efforts. See maps below



Booker Washington Heights Redevelopment Area



Eau Claire Redevelopment Area

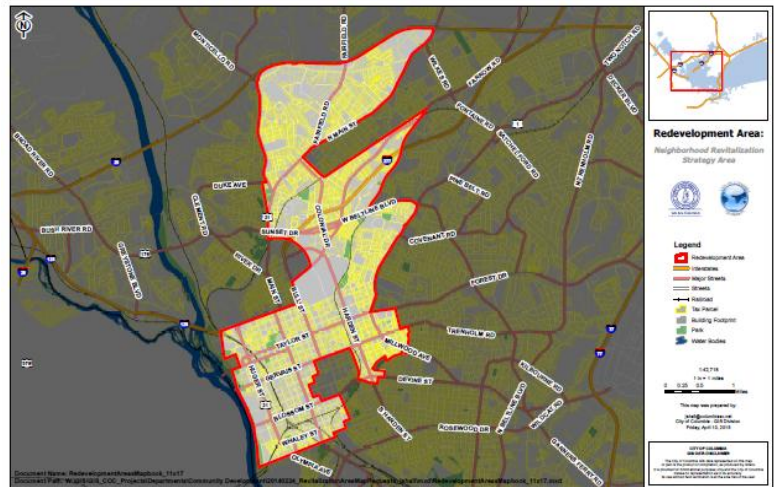


Edisto Court Neighborhood Redevelopment Area



King/Lyon Streets Redevelopment Area

Neighborhood Revitalization Strategy Area



The following HUD Tables identify the City of Columbia's priority needs for the past five year period (2010-2014). The priorities are evaluated as high, medium or low and are listed below:

High priority = expected to fund in the 5 year period

Medium priority = may fund in the five year period based on funding availability

Low priority = not expected to fund in the five year period

Table 2: Priority Community Development Needs Fiscal Year 2014-15

Priority Need	Priority Need Level	Priority Need	Priority Need Level
Acquisition of Real Property	H	Sidewalks	H
Clearance and Demolition	H	Solid Waste Disposal Improvements	M
Clearance of Contaminated Sites	H	Flood Drainage Improvements	H
Code Enforcement	H	Public Services (General)	
Public Facility (General)		Senior Services	M
Senior Centers	H	Handicapped Services	L
Homeless Facilities	H	Legal Services	L
Youth Centers	H	Youth Services	H
Neighborhood Facilities	H	Child Care Services	M
Child Care Centers	M	Transportation Services	H
Health Facilities	M	Substance Abuse Services	M
Mental Health Facilities	M	Employment/Training Services	H
Parks and/or Recreation Facilities	H	Health Services	H
Parking Facilities	L	Lead Hazard Screening	H
Tree Planting	M	Crime Awareness	M
Fire Stations/Equipment	M	Fair Housing Activities	H
Abused/Neglected Children Facilities	L	Other Services	
Asbestos Removal	M	Community Liaison/Citizen Participation	H
Non-Residential Historic Preservation	M	Keep Midlands Beautiful	H
Infrastructure (General)		Economic Development (General)	
Water/Sewer Improvements	H	C/I Building Acq/Const/Rehab	H
Street Improvements	H		

Priorities for Funding

The City of Columbia assigned priorities in the expenditure of funds based on the housing market analysis, housing needs assessment and community input with the overarching goal to provide affordable housing opportunities, revitalized neighborhoods, and economic stimulation. In addition, strategies and objectives were reviewed from various studies and development plans covering areas within its municipal limits. Based on the overall assessment, the City's priority needs have been the following:

1. Increase decent, safe and affordable housing for Columbia citizens
2. Revitalize neighborhoods and improve quality of life
3. Provide financial assistance to prevent homelessness and provide housing and supportive services for the homeless
4. Create jobs and business redevelopment to stimulate economic development
5. Provide permanent housing for persons living with HIV/AIDS
6. Provide financial assistance to prevent homelessness for persons living with HIV/AIDS
7. Provide quality supportive services to assist clients with achieving and maintaining housing stability

Section 3: Five-Year Assessment of Progress

Federal guidelines require entitlement cities to describe the accomplishments in attaining the goals and objectives for the 1 year reporting period. The table below addresses the performance for the 2014 fiscal year. 2014 is the fifth year of the 5-year Consolidated Plan. A full summary of information so that HUD

and citizens can easily assess progress made toward meeting longer term goals are located in draft and will be completed at a later date.

The Annual Objectives for 2014-2015 area based on the Five Year Goals and Objectives

Goal 1: Improve quality of life for Columbia citizens

- Objective 1.1: Increase access to affordable housing (Decent Housing)
 - Strategy 1.1.1 Provide low interest loans through City Living Initiative
 - Strategy 1.1.2 Provide technical assistance to CHDO's
 - Strategy 1.1.3 Rehabilitate existing housing units for rental tenants
- Objective 1.2: Increase permanent housing stability for chronically homeless (Decent Housing)
- Objective 1.3: Provide access to medical care, transportation, education, and job training (Suitable Living Environment)
- Objective 1.4: Provide resources for life-long learning (Suitable Living Environment)

Goal 2: Revitalize low income or blighted neighborhoods

- Objective 2.1: Increase asset wealth of neighborhoods with infusion of capital (Suitable Living Environment)
 - Strategy 2.1.1 Provide neighborhood improvement grants to non-profits
- Objective 2.2: Increase green spaces and parks (Suitable Living Environment)
- Objective 2.3: Integrate economic development policy with a long term vision for Columbia (Economic Opportunity)
 - Strategy 2.3.1 Implement catalysts from existing development plans
- Objective 2.4: Improve and maintain streets, sidewalks, parks and green space (Suitable Living Environment)
- Objective 2.5: Increase safety of neighborhoods (Suitable Living Environment)
- Objective 2.6: Preserve stable housing in neighborhoods (Decent Housing)

Goal 3: Increase housing stability for special needs populations, including persons living with HIV/AIDS

- Objective 3.1: Increase access to affordable housing (Decent Housing)
- Objective 3.2: Provide supportive services to households to maintain housing stability (Decent Housing)
- Objective 3.3: Use HMIS to identify gaps in needed services and avoid duplication of services (Decent Housing)
- Objective 3.4: Prevent homelessness by providing financial housing and utility assistance (Decent Housing)
- Objective 3.5: Increase organizational capacity of local service providers (Suitable Living Environment)
- Objective 3.6: Increase program efficiencies by regional collaboration (Suitable Living Environment)

Table 3: 2014 Annual Performance Assessments

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	*Outcome/ Objective
	Rental Housing Objectives					
1.1.2	Provide technical assistance to CHDO's	HOME	CHDO contacts	2	5	DH-2
1.1.3	Acquisition and Rehabilitation of rental housing	HOME	Assisted units	10	10	DH-2
	Owner Housing Objectives					
1.1	Increase access to affordable housing	HOME CDBG GF	<input type="checkbox"/> 1-on-1 homebuyer training courses; <input type="checkbox"/> credit counseling sessions; <input type="checkbox"/> homeownership workshops	80 300 4	90 381 4	DH-1
1.1	Increase access to affordable housing	HOME	Build new affordable owner occupied homes	12	9	DH-1
1.1.1	Provide low interest loans through City Living Initiative	HOME	Loan closing	15	2	DH-2
2.6	Rehab Owner-occupied housing	CDBG	Assisted houses	15	0	DH-3
	Provide home repair assistance to elderly and disabled homeowners to	CDBG	Assisted houses	20	4	DH -1
	Homeless Objectives					
1.2	Increase access to homeless prevention and rapid re-housing for housing stability	General Funds	# of units	25	27	DH-1
3.4	Homeless prevention for youth 18-24.	CDBG	# of youth	30	33	DH-3
3.5	Increase organizational capacity of local service providers	CDBG HOPWA	# of TA sessions	5	4	SL-3
3.6	Increase program efficiencies by regional collaboration	CDBG HOPWA	# of MACH Mtgs # of Regional Gov. Mtgs	12 4	12 3	SL-3
	Special Needs Objectives					
3.1	Provide supportive permanent housing for persons living with HIV/AIDS	HOPWA	# of leased units	120	93	DH1

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	*Outcome/ Objective
3.2	Provide case management to persons living with HIV/AIDS	HOPWA	# of clients with access to care and support; increased employment; increased income; primary health care provider; housing plan	432	640	DH-3
3.3	Use HMIS to identify gaps in needed services and avoid duplication of services	HOPWA	# of clients entered into HMIS	75	75	
3.4	Provide short term housing and utility assistance to persons living with HIV/AIDS	HOPWA	# of clients with stable housing	358	261	DH-3
	Community Development Objectives					
1.1	Increase access to affordable housing	CDBG General Fund	Loan closings;	70	37	DH-2
2.5	Increase safety of neighborhoods	CDBG	# of CCN groups	116	116	SL-3
	Public Facilities Objectives					
2.2	Increase neighborhood stability	CDBG/ General Funds	# of grants	20	8	SL-3
	Public Services Objectives					
1.3	Provide banking access for under-banked and unbanked	CDBG General Fund	# of persons	2046	0	SL1;SL-2; SL-3; EO-1
1.3	Provide meals and health access to senior citizens	CDBG	# of persons # of meals	25 5656	64 5925	SL1;SL-2; SL-3;
1.3	Provide access to job training	CDBGG	# of persons	209	89	SL-1
1.4	Provide afterschool program for youth	CDBG	# of persons	420	487	SL-3
2.1	Increase asset wealth of neighborhoods with infusion of capital	General Fund	# of neighborhoods	20	8	SL-3
1.3	Provide resources to address fair housing issues and concerns	CDBG	# of events	3	5	SL-1:SL-3
	Economic Develop. Objectives					
2.2	Provide resources to stimulate job creation	CDBG	# of loans	10	6	EO-3
2.3	Provides resource to stimulate small business growth.	CDBG	# of businesses	3	2	EO-1: EO-3

Section 4: Self Evaluation

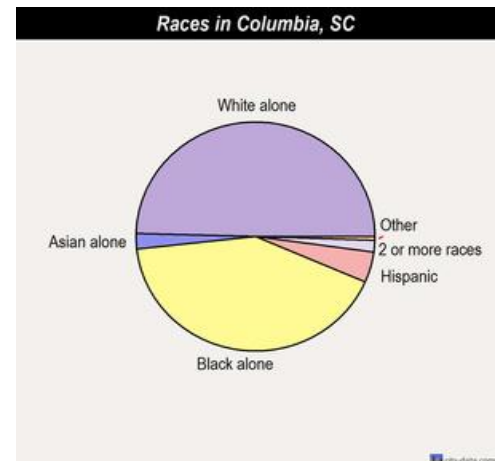
City of Columbia – Changing Demographic & Economic Trends

The Community Development (CD) Department is committed to making the City of Columbia and its neighborhoods a better place to live, work and play. The City of Columbia strives to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low to moderate income individuals and communities.



Community Development is the fuel that supports the local economy by providing resources and opportunities for growth. It administers federal, state and local funds and ensures compliance; increases homeownership and builds neighborhood capacity through excellent customer service. Partnerships with banks, neighborhoods and organizations allow us to improve the quality of life and continue to make Columbia a *World Class City*.

Columbia is the state capital and largest city in South Carolina, with a 2013 estimated population of 133,358 and a metropolitan statistical area (MSA) of 767,598. Our city experienced an above average population growth with our MSA increasing 19% from 2000 to 2012 (647,158 to 767,598). The 2011 United States Census estimates put the city at 131,686. The racial population is 68,081 (51.7%) white, 55,571 (42.2%) African American, 5,662 (4.3%) Hispanic, 2,897 (2.2%) Asian, 131 (0.1%) Some Other Race, 2,107 (1.6%) Two or more races, 395 (0.3%) American Indian or Alaskan Native, and 131 (0.1%) Native Hawaiian or Pacific Islander.



During the reporting period, according to the US Department of Labor, Bureau of Labor Statistics, the unemployment rate for Columbia, SC in June 2015 was 5.9% compared to the South Carolina rate of 6.6% and national rate of 5.3%.¹ The estimated per capita personal income is \$24,837 in Columbia and the poverty rate is 23.8% (2009-2013) compared to 18.1% for South Carolina and 15.4% nationally.²

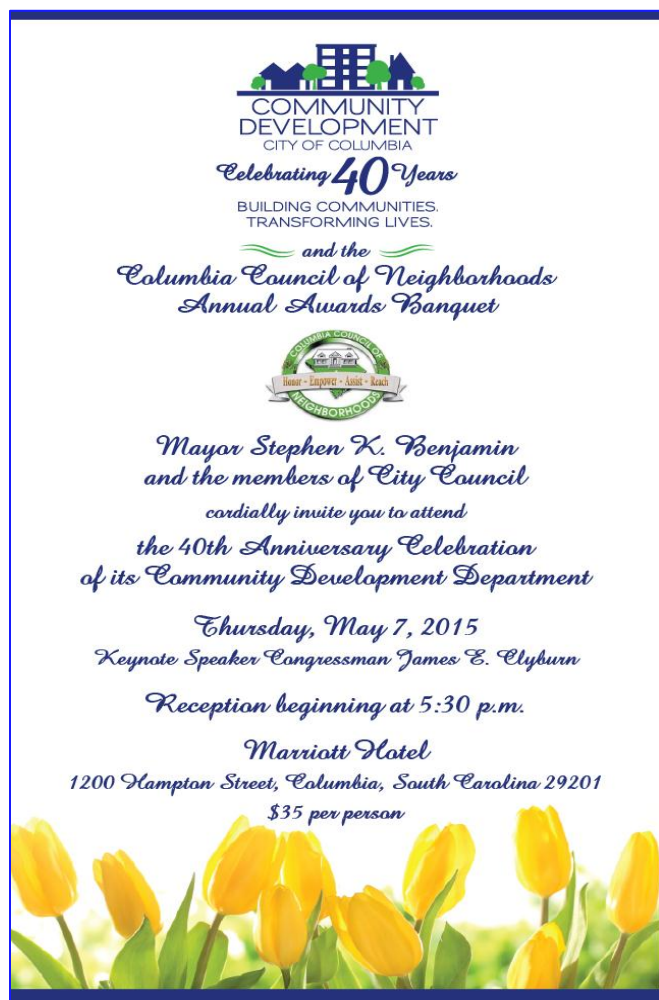
In 2014, Columbia had many accomplishments and awards that measure the performance of the Community Development Department's commitment to serving all the many components that makes a sustainable community. The following items are accomplishments or awards:

- ❑ ACTION (Assisting Citizens to Improve Our Neighborhoods) Grant II – Nine (9) Neighborhoods used funds for beautification/sign projects, community awareness and neighborhood pride and promotion.

¹ <http://www.deptofnumbers.com/unemployment/south-carolina/columbia/>

² <http://quickfacts.census.gov/qfd/states/45/4516000.html>

- On March 7, 2015 “All Access Columbia” combined Community Development’s three (3) signature community events [Neighborhood Leadership Summit (NLS), Access Columbia – Financial Literacy, and Ownership, Maintenance, Gardening of Homeownership (OMG)] into one All Access Columbia Conference. Workshops were presented to cover topics such as *Succession Planning* and *Fundraising Strategies* for neighborhood leaders; *Teenagers & Money* along with *Climbing the Money Tree* for youth; and *Rookie Homebuyer* and *Home Repair Secrets* for potential and seasoned homeowners. Over 200 citizens participated in this day-long event that was free to the public.



- On May 7, 2015 the Community Development Department celebrated its 40th Anniversary of services to the community through Community Development Block Grant (CDBG) funding. The grand event was held at the Marriott Hotel in downtown Columbia in conjunction with the Columbia Council of Neighborhoods Annual Awards Banquet with guest speaker, the Honorable Congressman James E. Clyburn, U.S. House of Representatives Assistance Democratic Leader in 112th Congress. Over 400 citizens, community leaders, city, state, local and HUD officials were in attendance. Additionally, on May 18, 2015 the Community Development Department held a public screening of “Community Development 40 Years – Building Communities, Transforming Lives” at the local Nickelodeon Theater.

Program Administration

The ability of the City to efficiently and effectively plan, implement, and deliver housing and community development services are based on how well it administratively manages required federal and local processes and procedures. Program accounting, tracking, and reporting provide the necessary documentation on eligibility and financial allowance. This document represents an assessment of the City’s management of federal and non-federal funding for housing and community development services. All quantitative information stated in the Annual Action Plan and 5-year Consolidated Plan establishes the basis for performance evaluation. Our overall planning and administration for the CDBG was below the 20 percent Administrative regulatory cap totaling only 11.07%. Additionally, the total for Public Service activities was below the 15 percent Public Service regulatory cap at 12.78%. This information is reported in the Integrated Disbursement & Information System (IDIS) PR-26 Financial Summary. See **Appendix 2**.

The City of Columbia continues to make exceptional progress in the administration of its federal grant programs. In addition, 100% of funds expended for the CDBG program are used for low-moderate income benefit.

Consolidated Planning/Budget Process Coordination

The City continues to improve its reporting to the U.S. Department of Housing and Urban Development (HUD), local officials, and the public and to increase public participation in its planning processes through increased outreach, website improvements, and increased email communication. Key reports for fiscal year 2014-15: City of Columbia Action Plan, City of Columbia Annual Budget, and the annual CAPER. These documents reflect all funding sources consistent with goals and priorities. Reporting efforts allow the Columbia community to have complete information about the resources being directed to meet the needs of low- and moderate-income residents.

The citizen participation process administered by the Community Development Department was further refined through the Community Development Block Grant (CDBG) Notice of Funding Availability (NOFA)/Request for Applications (RFA) funding process. Applicants were required to attend a technical assistance workshop prior to submitting applications. Over 50 applicants attended the workshop session and 15 applications were submitted for funding. The primary



objective was to fund projects and activities that were consistent with the City's priorities and to address the 5-Year Consolidated Plan objectives through an open and transparent process.

Additionally, in FY 2014 the City of Columbia continued to report to the Columbia HUD Field Office as the primary City in the State of South Carolina for a community assessment. HUD will continue to work closely with the City to provide funding, technical assistance and guidance to update the community needs assessment data.

Section 5: Performance Measures

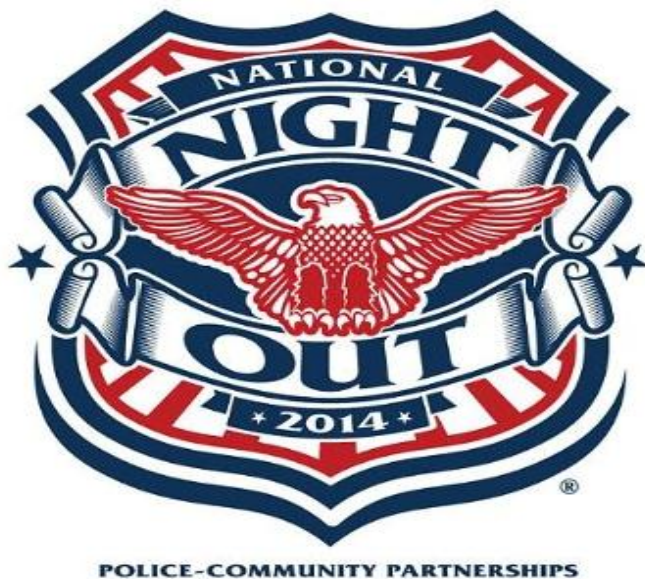
Performance Measures - Community Development

Expenditure and Timeliness Ratio Information

The City of Columbia is "timely" under the provisions of 24 CFR 570.902 of the CDBG regulations for the FY2014 reporting period. HUD evaluates each grantee's performance every year. One of the most important factors is the "timeliness" of expenditures. On May 2nd of each year, HUD compares the funds available to be drawn (undisbursed funds from the City's CDBG line of credit) to the amount of its current allocation and program income that has been receipted. If the balance exceeds 1.5 times the annual entitlement amount, the City will fail HUD's Timeliness Test and any funding in the City's Line of Credit that exceeds the maximum allowable limit is removed. On May 2, 2014, City of Columbia was below the timeliness threshold with an excellent ratio of 1.45.

The Community Development Department responded to the needs expressed in community forums and on surveys completed by citizens stating that revitalizing neighborhoods and preserving the existing housing stock are critical. To improve the quality of life of all citizens in Columbia, the Community Development Department continues to address both the needs for additional homebuyer units and rental units. Because lower income households are more heavily burdened with housing costs, developing and marketing affordable housing has been a major priority. During the reporting period, the CD Department completed the General Assistance Program (GAP) which encouraged homebuyers to consider living in the City of Columbia by offering up to \$10,000 in down payment assistance or \$10,000 in assistance for qualified repairs to existing homeowners. Additionally, the City expanded its financial literacy through the Community Development Department and developed Columbia's financial literacy program "Money Matter\$" which focuses on all levels of financial literacy and continued to work towards establishing the "Bank On" Columbia initiative. CDBG funds (.75FTE) salary and operational costs for the "Bank On"

Columbia program that offers low-moderate income unbanked and under-banked residents an alternative to check-cashing outlets and payday lenders by increasing the supply of starter bank and second chance accounts. City of Columbia residents can take the necessary steps to be informed and make effective decisions in selecting banking services and in financial management.



Citizen participation is strongly encouraged through Columbia Council of Neighborhoods events such as Neighborhood Leadership Summit (NLS), National Night Out (NNO), Community Development Week, Fair Housing Month, Financial Literacy Month, Homeownership Month-The Owning,

Maintenance, Gardening (OMG) of Homeownership, neighborhood clean ups, and neighborhood meetings. Businesses have attracted more customers through the business façade program, commercial loan programs, and increase economic development.

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Table 4: Performance Measures – Quality of Life

Performance Measures – Neighborhoods & Quality of Life – FY2014-2015					
Consolidated Plan Priority Need Objective: Revitalize neighborhoods and improve quality of life					
Activity	Activity Descriptions	Funding Amount	Leveraged Dollars	Accomplishment Goal	Accomplishments
Community Liaison (CDBG)	Technical Assistance provided to neighborhood organizations to promote better communication.	\$ 45,048	N/A	Established 2 new neighborhood organizations	<ul style="list-style-type: none"> - TA assistance provided to 3 neighborhoods 2 Community - Outreach Events - “All Access Columbia” and “NNO” - Attended 47 meetings - 21 Participants enrolled in IDA Program
Citizen Participation (CDBG)	Increase citizen participation amount 116 Council of Neighborhood Organizations (CCN) and other citizen based groups.	\$ 5,470	N/A	Support 116 neighborhood groups	<ul style="list-style-type: none"> - CAC Re-appointments finalized. - 7 CAC meetings held. - 4 Public Hearings - 3 Public Forum - 2 Subrecipient Training Sessions - 3,500 information flyers and/or literature copied -13 Neighborhood Improvement grants
General Administration (CDBG)	Oversight and management of CDBG program.	\$ 248,143	N/A	Serve population of 131,686 persons.	<ul style="list-style-type: none"> - Serve population of 131,686 - Hosted 40th Anniversary of Community Develop. Department
Housing Rehabilitation (CDBG)	Administration and operation of loan portfolio.	\$ 158,464	N/A	Close 50 new housing loans 2 Owner occupied rehabs	<ul style="list-style-type: none"> - 39 housing loans closed - 330+ persons received housing counseling - 3 housing rehab completed - 25 Financial literacy, credit, homebuyer and fair housing sessions held.
19 City of Columbia Community Development 2014 - 2015 CAPEP Master - 9/28/15					

Activity	Activity Descriptions	Funding Amount	Leveraged Dollars	Accomplishment Goal	Accomplishments
Columbia College (CDBG)	Center for Leadership Community Outreach Program for underserved young women in zip codes 29203 & 29204; Free after school program for low wealth students@ Arden & Hyatt Park Elem.	\$ 20,750	\$53,500	Serve 826 Project Lead and Clubhouse Students	The Clubhouse Project served 223 students from Arden & Hyatt Park Elementary Schools. Project lead served 253: Total 487 served.
Epworth Children's Home (CDBG)	Provide assistance for Youth (18-14)	\$30,000	\$943,014	Homelessness Prevention Program for Youth	Served 33 Youth that otherwise would be aged out of foster care program.
Greater Columbia Community Relations Council (CDBG)	Provided program funding to introduce Fair Housing Initiatives to low and moderate income communities.	\$ 34,741	0	Conduct fair housing workshops and training to help educate and disseminate current and useful information and resources.	Conducted workshops to educate tenants, Fair Housing month activities included Forum Legislative Housing Update, Poster Contest in schools, and Access Columbia event.
Fast Forward	Operation Employment education program for homeless or at-risk veterans.	\$15,000	0	Provide educational training; Work Keys, Assessments, transportation, etc.	
Senior Resources (CDBG)	Home delivered meals to elderly clients throughout the City of Columbia	\$43,298	0	Provide meals to elderly clients within City of Columbia	
Public Works Lyon's Stree (CDBG)	Infrastructure improvements for Lyon Street Project	\$ 250,000	0	Infrastructure repair and improvements to FM Young Ave., Liberty Hill Ave., Lady and Youman Streets.	-Completed street repair and improved road access and curb cuts to residents and visitors.
Parks & Recreation St. Bellfield Center (Phase II) (CDBG)	Renovation to include disabilities accessibility	\$366,704	0	Improvements for disability access.	
Total		\$1,260,003	\$996,514		

Performance Measures – Economic Development

Community partnerships designed to strengthen Columbia's workforce were continued during the reporting period. "Work It Up" brings together jobs and the workforce by providing new opportunities and training for our region's most dynamic industries and serving an unmet need. During the reporting period 20 individuals graduated from this program and 16 are currently enrolled. TN Development and the Eau Claire Development Corporation partner with Richland School District One Adult Education and Midlands Technical College to provide Work Keys Assessments and Quick Jobs Courses. During this reporting period, qualifications for applicants were modified to include residents within the city limits of Columbia citywide.

CCEB Venue Partners (Contract Construction, Construction Dynamics, Inc., ENVIRO AgScience, Inc. and Barton Malow) were awarded the contract to build the Spirit Communications Park for the Bull Street property. As a multiuse space, the stadium will provide sporting and other entertainment opportunities for the citizens of Columbia Metropolitan Area and broad. CCEB Venue Partners hosted a ceremony for 13 graduates of the Columbia Workforce Development Program on Monday, February 2, 2015 at 6:00pm at the Cecil Tillis Center.

In transforming the face of the Bull Street property, economic development opportunities are a reality for men and women in our community through a partnership with the Columbia Housing Authority, Labor Finders and Transitions and implemented by CCEB partner. The Columbia Workforce Development Program provides job training and employment opportunities for many of Columbia's citizens who are challenged with securing employment. The individuals participating in the program have an opportunity to engage in apprentice training in the construction field while making history building Columbia's first and only multiuse baseball stadium.



Through the investments of the Columbia Housing Authority, the Columbia Workforce Development Program offers live changing opportunities for many seeking employment in careers with living wages.

Spirit Communications Park is the largest construction venture in City of Columbia history and will have a significant impact on the economic and societal trajectory of the City. Subcontractors and suppliers were invited to attend an outreach session held on February 25, 2015 to learn how to be a part of this economic vision. At the outreach session, CCEB Venue Partners outlined in detail the scopes of work the project requires, as well as

how subcontractors may be able to procure a contact to work on the project.

"The City of Columbia made clear its aspirational goals for LBE (Local Business Enterprise) and MBE (Minority Business Enterprise) participation on this project and how subcontractors can increase their chance of working on this project so they can ultimately build capacity.

Table 5: Performance Measures – Economic Development Assistance

Performance Measurements for Fiscal Year 2014 -2015					
Consolidated Plan Priority Need Objective: Create jobs and business redevelopment to stimulate economic development					
Activity	Activity Descriptions	Funding Amount	Leveraged	Accomplishment Goal	Accomplishment
Retail Façade Improvement Program (CDBG)	Forgivable loan program for exterior renovations and installation of commercial facades in redevelopment areas.	\$ 190,000	\$123,806	Improved 2 commercial building Facades	- Program on Columbia's North Main retail corridor -2 businesses completed in 2014-15
Commercial Revolving Loan Fund (CDBG)	GAP Financing for businesses located within City Limits	\$ 28,995	\$ 2,988,620	GAP Financing for 1 small business to create or retain jobs and stimulate private lending.	- 1 Commercial Loan completed - 6 Jobs created/retained
Total		\$ 218,995	\$3,112,426		

Performance Measures - Housing Development Corporations

Columbia Housing Development Corporation (CHDC) - CHDC has been committed to improving neighborhoods within the City of Columbia for the over thirty (30) years. CHDC has developed and rehabilitated over 300 homes, totaling over \$23 million in various communities throughout the City of Columbia using HOME, CDBG and City general fund dollars. CHDC has also provided over



100 loans to individuals and families with incomes within 50-150% of the HUD area median income. CHDC has completed six (6) new energy star rated single family homes; two of the homes are in process of purchase. A total of \$742,992 in HOME funds was used for the acquisition of land and for the construction of these homes. Since there continues to be a lack of development by private investors in the Lyons Street Redevelopment Area, the hope is that these homes will be the catalyst to encourage further private and public development within the area.

Eau Claire Development Corporation (ECDC)

The ECDC Burton Heights Affordable Housing Project Phase III is a continuation of the original Burton Heights development plan. In prior years, the project eliminated blighted property by demolishing Burton Elementary School, which sat on 7 acres of land off Farrow Road in 2004. The initial plan included construction of twenty-six (26) homes. During 2014, ECDC has successfully completed and sold all six (6) new energy star rated single family homes. The Burton Heights Community is now fully developed with homeowners. Phase III utilized \$854,899 of HOME funds. The total redevelopment investment over the life of the project is \$2.5 million. The homes range from 1,300 – 1,600 square feet, which include 3 bedrooms, 2.5 baths, all major appliances and a one (1) car garage. This project is now complete!

Columbia Development Corporation (CDC)

In 2013, CDC completed an Environmental Assessment for South Edisto Housing redevelopment project along with a market study of housing demands for South Edisto Street Community areas located in the Rosewood Community. The purpose of the market feasibility study was to help determine the specific housing product (i.e., single-family, duplex/triplex, townhomes, apartment, rental/sales units, etc.) and product square footage, cost range, and other pertinent factors that would serve as a basis for the layout of future proposed development in the community. The recommendations based on the market feasibility study were to design a product: 1) inclusive of single-family detached product that would be most consistent with the project area, and (2) a single story single-family product that can be designed to meet the documented space needs of potential buyers, as well as “price points” set by the marketplace. In 2014, CDC has secured ownership of the properties for development. Their next phase is to complete their plan design for the new housing units as well as work on solidifying all funding sources to complete the development of the new South Edisto Housing Project. CDC also applied for CDBG funding through the City’s NOFA process to secure funds for sidewalk infrastructure for connectivity of their proposed housing development to the Rosewood Hills development and Edisto Park.

Performance Measures - Housing Services



The City of Columbia Community Development Department continues to prioritize the creation of quality, affordable housing as an integral component of its development programs. The City has created partnerships with several local banks (BB&T, NBSC, Security Federal, First Citizens, South State Bank and Palmetto Citizens Federal Credit Union). The City’s various housing initiatives seek to develop new partnerships with local lenders for leveraged private dollars. The Community Development Housing Loan office has been diligently working with residents to encourage homeownership. The Loan Officers continued to provide credit counseling and homeownership one-on-one sessions and participated in various local events to educate the public on homeownership. They have provided the counseling to over 350 participants.

Table 6: Performance Measures – Housing Assistance

Performance Measurements for Fiscal Year 2014-2015					
Consolidated Plan Priority Need Objective: Increase decent, safe and affordable housing for Columbia citizens					
Activity	Activity Descriptions	Funding Amount	Leveraged Dollars	Accomplishment Goal	Accomplishment Actual
Home Works Program (CDBG)	Program will assist low-to-moderate income elderly or disabled households with home repairs.	\$ 30,000	\$63,726	Assist 20 homes with repairs; Program began in 2013	9 homes completed in 2013; 3 completed in 2014. 12 home total
Housing Loan & Rehabilitation Administration (CDBG) (HOME)	Administered loan portfolio of 632 loans and programs: City Lender I, Affordable Housing, Employee Loan	\$416,500	\$694,000	50 new housing loans.	39 loans closed
(Housing Loan GENERAL)	Housing loan program	\$821,031	\$3,487,980	20 new housing loans	29 loans closed
CHDC-Lyons Street Development (HOME)	Construction of 6 affordable single family homes for homeownership	\$742,992	\$0	6 affordable single-family housing units	6 affordable single-family housing units constructed
ECDC-Burton Heights Development (Phase III) (HOME)	Construction of 6 affordable single-family homes for homeownership	\$854,899	\$0	6 affordable single-family housing units	6 affordable single-family housing units completed-sold-occupied
Fair Housing Education (CDBG)	Increase Fair Housing Education and information to Columbia citizens.	\$ 5,023	N/A	Complete 3 Fair Housing Workshops & Information Sessions	9 Fair Housing Workshops Sessions
Totals		\$2,870,445	\$4,254,706		

Performance Measures - Homeless Services and Housing Opportunities for Persons With Aids (HOPWA) Program

The Housing Opportunities for Persons With HIV/AIDS (HOPWA) services currently funded through the City of Columbia include: Supportive Services to assist clients in maintaining stable housing, Short-term Emergency Rent, Mortgage, and Utility Assistance (STRMU), and Permanent Housing through two voucher programs for persons living with HIV/AIDS.

Table Z: Performance Measures - Financial Assistance Homeless

Performance Measurements for Fiscal Year 2014-2015					
Consolidated Plan Priority Need Objective: Provide financial assistance to prevent homelessness and provide housing and supportive services for the homeless.					
Activity	Activity Descriptions	Funding Amount	Leveraged Dollars	Accomplishment Goal	Accomplishment
USC Housing First Program (General Funds)	Funding to provide supportive services for housing program designed to address the reduction of costs associated with homelessness.	\$225,000	1,000,000	Provide 25 permanent housing units for chronically homeless.	-39 persons obtained permanent housing
The Cooperative Ministry (HOPWA)	Funding for short-term rent, mortgage and utility assistance	\$ 269,540	0	Provide short-term rent, mortgage and utility assistance for 150	- STRMU served - Permanent Housing Placement
USC – School of Medicine and Supportive Housing (HOPWA)	Support services and case management	\$ 507,748	1,465,098	Provide case management and access to medical care for 400	-12 STRMU served - 275 Supportive Services served - 10 Permanent Housing served - 238Housing Information
Palmetto Aids Life Support Services (HOPWA)	Supportive services and case management	\$ 332,832	0	Provide case management and access to medical care for 400	- 519 Supportive Services served - 93 Housing Information provided
Columbia Housing Authority (HOPWA)	Tenant Base Rental Assistance	\$ 835,300	0	Provide 106 tenant rental subsidies Purchase 5 units of permanent housing	- 96 rental subsidies provided - 1 3-bedroom house
Upper Savannah Care Consortium (HOPWA)	Supportive services and case management	\$ 22,773	\$218,789.00	Provide support services and case management to 8 households	4 STRMU served 4 S. Services
Midlands Housing Alliance - Transitions	Supportive Services – Case Management	\$10,500	0	Provide case management to homeless individuals	30-50 individuals
Totals		\$1,822,618	\$2,683,887		

Section 2: Financial Reporting

Funding Sources



Community Development Block Grant Program (CDBG)

The Community Development Block Grant (CDBG) Program is authorized under Title I of the housing and Community Development Act of 1974 as amended. The primary objective of CDBG is the development of viable communities by:

- ✚ Providing decent housing.
- ✚ Providing a suitable living environment.
- ✚ Expanding economic opportunities.

To achieve these goals, any activity funded with CDBG must meet one of three national objectives:

- ✚ Benefit to low- and moderate-income persons.
- ✚ Aid in the prevention of slums or blight.
- ✚ Meet a particular urgent need (referred to as urgent need).

Program Income

CDBG Program Income (CDBG PI) is the gross income received by the City of Columbia directly generated by the use of CDBG funds. Program income is available to activities that do not have established revolving loan funds.

Revolving Loan Fund

A Revolving Loan Fund (CDBG – Rev. Loan) is a dedicated source of funds to a particular activity from which loans are made for housing or small business development projects. Once loans are repaid to the City, the funds revolve back into the original activity as available new funding.

HOME Investment Partnership Program (HOME)

The HOME Program was created by the National Affordable Housing Act of 1990 (NAHA), and has been amended several times by subsequent legislation. There are three objectives of the HOME Program:

- ✚ Expand the supply of decent, safe, sanitary, and affordable housing to very low- and low-income individuals.
- ✚ Mobilize and strengthen the ability of state and local governments to provide decent, safe, sanitary, and affordable housing to very low- and low-income individuals.
- ✚ Leverage private sector participation and expand the capacity of non-profit housing providers.

Program Income

HOME Program Income (HOME PI) is the gross income received by the City of Columbia directly generated by the use of HOME funds.

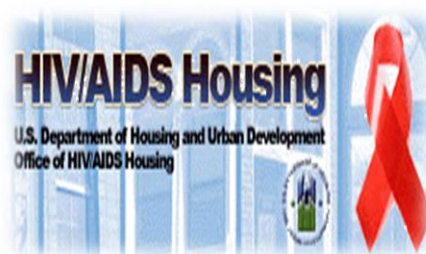
HOME CHDOs

A Community Housing Development Organizations (CHDO) is a private nonprofit, community-based organization that has obtained or intends to obtain staff with the capacity to develop affordable housing for the community it serves, and meets the definition at 24 CFR 92.2. The City of Columbia must set aside a minimum of 15 percent of the HOME allocation (set-aside) for housing

development activities in which qualified CHDOs are the owners, developers, and/or sponsors of the housing.

Housing Opportunities for Persons with AIDS (HOPWA)

The Housing Opportunity for Persons with AIDS (HOPWA) Program was established by the U.S. Department of Housing and Urban Development (HUD) to address the specific needs of low-income persons living with HIV/AIDS and their families. HOPWA makes grants to local communities, states, and non-profit organizations. HOPWA funds provide housing assistance and related supportive services in partnership with communities and neighborhoods.



The City's HOPWA funding priorities for fiscal year 2014-2015 are listed below.

Funding Priorities: Housing Opportunities for Persons Living with AIDS (HOPWA)

1. Permanent Housing Programs
2. Permanent Housing Vouchers
3. Emergency Housing Assistance
4. Supportive Services

Total Budget & Expenditures

The City of Columbia submits a Financial Summary and Entitlement Financial report for each federal program (CDBG, HOME, HOPWA) to HUD. Additionally, the local jurisdiction is required to submit a CDBG Financial Summary Report (PR26) for the reporting year. See Appendix 2. The financial information below provides a summary of the 2014 entitlement allocations and expenses. For detailed information of expenditures for the CDBG, HOME and HOPWA entitlement program go to Appendix 3. The PR26 and all other financial reports are available for public review.

Table 8: FY2014-2015 Funding Sources and Expenses

Funding Description	Budget	Expenses	%	Ending Balance
CDBG Admins - Current & PI	\$ 499,781.50	\$ 483,595.21	11%	16,186.29
CDBG Progs - Current	\$ 760,222.00	\$ 271,661.82	6%	488,560.18
CDBG Revolving Loan Fund-PI	\$ 236,204.00	\$ 236,204.00	6%	0.00
HOME Administration & Loan Programs - Current-PI-Old Entitlement	\$ 1,956,826.04	\$ 1,529,723.94	36%	427,102.10
HOPWA Grants Adm - Current	\$ 42,401.00	\$ 26,213.14	1%	16,187.86
HOPWA Res ID - Current	\$ 10,000.00	\$ -		10,000.00
HOPWA Progs - Current	\$ 1,413,369.00	\$ 846,421.13	20%	566,947.87
HOPWA Progs - Old Entitlement	\$ 898,373.00	\$ 898,373.00	21%	0.00
	5,817,176.54	4,292,192.24	100%	1,524,984.30

Section 3: Federal Reporting

Leveraging Resources

Federal Guideline: Identify progress in obtaining "other" public and private resources to address needs; how Federal resources from HUD leveraged other public and private resources; and how matching requirements were satisfied.

During the 2014-2015 fiscal year, the City of Columbia has leveraged over \$8.8 million from various sources such as Housing Loans, City Year, Senior Resources, Epworth Children's Home, Greater Columbia Community Relations Council, Fast Forward, Homeless Services for the Emergency Winter Shelter, Façade Improvement Project, Commercial Revolving Loan Fund (CRLF) and other community investment projects and initiatives. HOPWA programs leveraged over \$2.6 million for a total of over \$11.4 million. Additionally, the Community Development Housing Division received \$10,050,000 million in bank commitments from various sources for its housing initiative for the second of the three year period. These resources include private lenders such as First Citizens, Security Federal Bank, Bank, Branch & Trust, National Bank of South Carolina, South Carolina Bank and Trust and Palmetto Citizens Federal Credit Union.

Table 9: Leveraged Funding All FY 2014– 2015 CDBG/HOME/General Fund Programs

Program	Activity	Fund Source	Unit	Unit Funding	Leveraged
Columbia College	Youth Program	CDBG	800	\$20,750.00	\$53,500.00
Greater Columbia Community Relations Council	Fair Housing Activities	CDBG	240	\$34,470.50	\$ -
Façade Improvement Program	Loans	CDBG	9	\$190,000.00	\$123,806.00
Epworth Children's Home	Transitional Housing	CDBG	46	\$30,000.00	\$943,014.00
Senior Resources	Elderly Services	CDBG	83	\$43,297.50	\$ -
City Lender I	Loan Purchase	CDBG	4	\$94,600.00	\$338,400.00
City Lender II	Loan Purchase	General Fund	26	\$800,431.25	\$3,046,619.75
Affordable Housing	Loan Purchase	HOME	2	\$253,000.00	\$ -
GAP Purchase/Rehab	Rehab	CDBG	4	\$80,900.00	\$354,600.00
Homeless Services	Housing First	General Funds	1	\$225,000.00	\$1,000,000.00
City Public Works Department	Infrastructure Improvement	CDBG	1	\$250,000.00	\$ -
Bellfield Center Renovation	Public Facility	CDBG	1	\$366,704.00	\$ -
Fast Forward	Public Service	CDBG	100	\$15,000.00	\$ -
Homeless Services	Inclement Weather Center	General Funds	1	\$500,000.00	\$ -
Commercial Revolving Loan Fund	Small Business Loans	CDBG	1		\$2,988,620.00
Homeless Services	Transitions Homeless Shelter	General Funds	1	\$275,000.00	\$ -
Total				\$3,179,153.00	\$8,848,559.75

All activities that represent the Federal units are completed in the HUD Integrated Disbursement Information Systems (IDIS).

The chart shows leveraging in fiscal year 2014-2015 based on PR02 activities list located in the HUD Integrated Disbursement Information System (IDIS) **Appendix 4**. Matching requirements for the City of Columbia are explained in the HOME Match Report section, (page 32) of this document. The HOME Match Report is located in **Appendix 5**.

Federal Reports

Section 3 of the Housing and Urban Development Act of 1968 [12 U.S.C. 1701u and 24 CFR Part 135] represents HUD's policy for providing preference for new employment, training, and contracting opportunities created from the usage of covered HUD funds to low- and very low-income residents of the community where certain funds are spent (regardless of race or gender), and the businesses that substantially employ these persons.

The Section 3 regulation acknowledges that HUD funding typically results in projects/activities that generate new contracting, employment, and other economic opportunities that not only impact bricks and mortar, but also create a multiplier effect for local housing providers and businesses that provide goods and services.

Each direct recipient of Housing and Community Development funding is required to submit form HUD-60002 to HUD's Economic Opportunity Division in Washington, DC. The City of Columbia requires each subrecipient to report Section 3 activity on a monthly basis and reported to HUD annually. See attached HUD-60002 Report in **Appendix 6**.

Other Actions

Federal Guideline requires the City of Columbia to report on action plan taken to address obstacles to meet underserved need.

City of Columbia Community Development Department administers all Housing Opportunities for Persons with AIDS (HOPWA) funds for the City of Columbia and Columbia Metropolitan Statistical Area (MSA) which include Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda Counties. These programs provide housing assistance for income-eligible persons living with HIV/AIDS and their families. The goals of these programs are to prevent homelessness and to support independent, self-sufficient living among persons living with HIV/AIDS. The services ensure clients have improved access to primary medical care and other supportive services.

The City of Columbia receives formula grant funding for HOPWA and works with its partner agencies to continue to provide housing assistance and supportive services to low income persons living with HIV/AIDS. In 2014 HOPWA funds through the (CCHAP) Columbia Cares Housing Assistance Program, provided rental assistance to 81 clients and Housing First HOPWA to 12 clients for this reporting period.

The City of Columbia issues an annual Request for Proposals to solicit non-profit service providers. Non-profit project sponsors assisted 261 households with housing subsidy such as short term rental assistance and utility payments. HOPWA funds supported 640 households with case management services.

Continuum of Care

The Midlands Area Consortium for the Homeless (MACH) is the coordinating body for the HUD Continuum of Care (CoC) process for a 14 county area in South Carolina which includes Aiken, Allendale, Bamberg, Barnwell, Calhoun, Chester, Fairfield, Kershaw, Lancaster, Lexington, Newberry, Orangeburg, Richland, and York. MACH was formed in July 1994 and is a 501(c) 3 non-profit which advocates and coordinates services for Columbia's homeless. The all-volunteer organization consists of over sixty (60) private, public, nonprofit, city, state and federal



agencies. These entities provide shelter, housing, and/or other assistance to the homeless and the indigent population and continue the MACH's vision "...to prevent homelessness, to compassionately serve people in crisis and to integrate homeless people into the community."

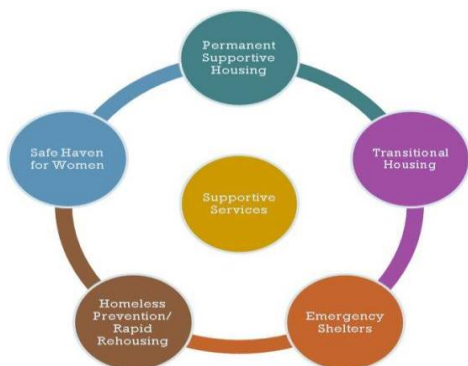
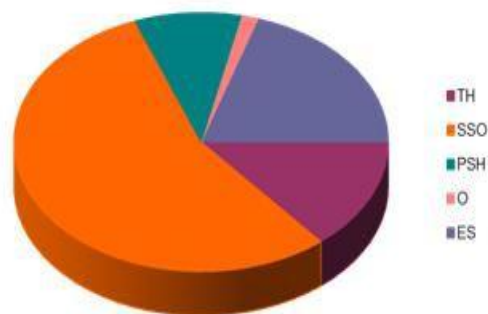
MACH's mission has been to collaborate with local organizations and stakeholders to address homelessness in central South Carolina. United Way of the Midlands (UWM) supports this effort by serving as the lead agency for MACH and has secured over \$18 million dollars in federal funding to support homeless service providers. UWM and MACH have always promoted the importance of needs and outcome measurement, and advances in both organizational capacity and technology over the past 20 years have supported improved methods of quantifying homelessness, services and case management. UWM understands that solving homelessness can only be done as a community; as data collection techniques advance, UWM has increased their commitment to report data and use them to inform planning and make changes intended to reduce the number of people experiencing homelessness in our state.

The Homeless Management Information System (HMIS), established in 2004 and currently operated by UWM, is the most comprehensive and informative data source available to MACH. This web-based client and bed reservation system collects information on clients served at over 45 different programs and agencies in 14 South Carolina counties. In addition to providing counts of individuals and families experiencing homelessness, HMIS collects demographic and biographical information. It also records information relevant to housing stability such as employment, benefit enrollment, and case management notes. HMIS data are collected for those who receive some type of service, thus it cannot provide a profile of people who are homeless who have not requested or received services from any HMIS agency.

As of 2014 MACH served 6,034 homeless persons and 618 formerly homeless persons who now reside in HUD permanent supportive housing. Seventy six percent or 4,562 clients were literally homeless, while 1,472 were imminently at risk of becoming homeless. The table below indicates the type of service individuals received, while the corresponding pie chart visually represents the proportion of people receiving each service:

Table 10: Clients Served by Project Type

Project Type	Project Type Abbreviation	Client Count
Emergency Shelter	ES	1344
Transitional Housing	TH	935
Permanent Supportive Housing	PSH	618
Services Only Program	SSO	3701
Other	O	99
Total		6652



HUD Continuum of Care Program promotes community-wide commitment to the goal of ending homelessness; provides funding for efforts by nonprofit providers and State and local governments to quickly re-house homeless individuals and families to minimize trauma and dislocation; promotes access to and effective utilization of mainstream programs; and optimizes self-sufficiency among individuals and families experiencing homelessness. Funding is available for the following three (3) programs:

- Supportive Housing Program (SHP) provides housing, including housing units and group quarters, that has a supportive environment and includes a planned service component.
- Shelter Plus Care (S+C) provides grants for rental assistance for homeless persons with disabilities through four component programs: Tenant, Sponsor, Project, and Single Room Occupancy (SRO) Rental Assistance.
- Single Room Occupancy (SRO) provides rental assistance on behalf of homeless individuals in connection with moderate rehabilitation of SRO dwellings.

MACH, the HUD lead agency for the homeless coalition and the United Way of the Midlands coordinated the submission of the 2014 HUD Continuum of Care, Supportive Housing Program (SHP) and Shelter Plus Care (S+C) grant application. This funding provides housing and services for the homeless in the Midlands. The City reviewed the proposals and provided the required certifications for the grant applications. The Columbia/Midlands CoC received over \$2.9 million in 2014 HUD CoC funding for 20 agencies within the MACH service area.

Additionally, seven (7) services agencies located within the MACH service area made application on April 10, 2015 for the 2015 Emergency Solutions Grant (ESG) Program through the State of South Carolina Office of the Governor. ESG is authorized by subtitle B of title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11371–11378) as amended by the HEART Act. The program authorizes the Department of Housing and Urban Development (HUD) to make grants to States, units of general purpose local government, and territories for the rehabilitation or conversion of buildings for use as emergency shelter for the homeless, for the payment of certain expenses related to operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing assistance.

All agencies eligible to apply for ESG funds must receive a certification from the unit of local government that services to the homeless and those at-risk of becoming homeless are consistent with the City of Columbia 5-year Consolidated Plan. The following nine (9) agencies received funding during the 2014 fiscal year: United Way of the Midlands, Alston Wilkes Society, The Family Shelter, The Women's Shelter, The Salvation Army, Transitions: Midlands Housing Alliance, St. Lawrence Place, Sister Care, Inc. and Wateree Community Actions, Inc. See Table 10 below for amounts received and accomplishment data.

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Table 11: 2014 Emergency Solutions Grant Accomplishments

Agency Name	Amount	Accomplishments
United Way of the Midlands (1800 Main Street)	\$50,000.00	Increase data collection and quality of the Homeless Management Information System (HMIS) and to fully implement the coordinated assessment system used in the 14-county area of the Midlands Area Consortium for the Homeless (MACH).
Alston Wilkes Society 3519 Medical Drive	\$18,256.54	Provided Homelessness Prevention and Rapid Re-housing services to 61 persons; 26 Adults and 25 Children.
The Family Shelter 2411 Two Notch Road	\$48,250.00	Provided emergency shelter to homeless families: overnight security, utilities; kitchen and dining hall, childcare; served 154 persons and 56 households.
The Women's Shelter 3425 North Main Street	\$46,750.00	Provided residential (emergency & transitional) shelter to 70 adults and Non-residential services to 1238 adults & children. Total served: 1308
The Salvation Army 2001 Assembly Street	\$50,542.00	Provided assistance to 25 households and 81 individuals moving from homelessness into stable housing.
Transitions: Midlands Housing Alliance 2025 Main Street	\$71,690.00	Provided services to 3,502 homeless persons; Sheltered 816; Homeless prevention services 1734.
St. Lawrence Place: Trinity Housing 2400 Waites Road	\$21,500.00	Provided shelter to 57 adults and 84 children Total Served: 141
Sistercare, Inc. Address is confidential	\$100,000.00	Provided emergency shelter and essential services to 507 women and children and 281 households.
Wateree Community Action, Inc.	\$45,336.15	Provided emergency assistance to 19 persons; 5 adults, 14 children.
Total Received	\$430,824.69	

In 2015, the Midlands became a Zero: 2016 community. Zero is a movement of communities working to end veteran homelessness by the close of 2015 and end chronic homelessness one year later in 2016. We are one of 71 communities that are part of this national effort to optimize local resources, track progress against defined monthly housing goals and accelerate the use of proven strategies used in other communities. To achieve our goal of ending homelessness we are working with essential community partners to maximize our existing resources and identify new ways to increase housing options.

HUD has defined four broad categories under which individuals and families may qualify as homeless and be eligible to receive HUD-sponsored assistance: 1) those who are literally homeless, meaning they lack a fixed, regular and adequate nighttime residence; 2) those who are at imminent risk of being homeless (i.e. they have received an eviction notice and have no alternative place to live); 3) those who are homeless under other federal statutes such as schoolchildren who qualify for McKinney-Vento services and 4) those who are fleeing or attempting to flee domestic violence.

The South Carolina Point in Time Count of homeless individuals was conducted by the South Carolina Coalition for the Homeless and four continuum of care (CoC) across the state, including MACH. The purpose of the Point in Time count is to provide information to the federal department of Housing and Urban Development (HUD) on the number of currently homeless individuals in order to estimate the use of and need for shelter beds, housing, and homeless assistance programs. The date collected by the Point in Time count is used by HUD to determine funding allocation nationally to continuum of care for homeless services. The count gathers demographic information about populations and sub-populations

that experience homelessness and provides knowledge used to develop resources to help re-house individuals and families. The one-day street count was held on January 28, 2015. This street count, or point-in-time (PIT) count, is conducted by trained volunteers who walk through assigned geographic territory and attempt to survey anyone who is sleeping outside. MACH identifies one or more county coordinators in each of its 14 counties, and these coordinators recruit and train volunteers, create a count schedule that spans multiple days ensuring each area is canvassed more than once, and assign volunteers a geographic area to survey. County coordinators also organize service events such as a hot breakfast in order to create additional opportunities to survey people who may have slept outside the night before.

After steadily increasing since 2009, MACH's PIT Count identified fewer people in 2014, however the results of the 2015 count has not been completed.

In 2014, MACH completed a needs assessment by conducting a survey of people experiencing homelessness throughout our 14 counties. The survey tool was designed to identify contributing factors to homelessness and gaps in services available in the community. Some of the findings of the major issues facing the respondents were:



- Finding a place to sleep (61.5%)
- Getting enough to eat (55.3%)
- Finding work (53.1%)
- Staying safe (47.3%)
- Staying warm or cool enough (46.9%)

While almost 50 percent (48.3%) of respondents said this is their first time being homeless, almost seventy-five percent (72.8%) of respondents have been homeless for three months or longer, and almost fifty percent (46%) have been homeless for one year or longer. Unemployment was reported as the most common cause of homelessness (28.3%), while family issues contributed to 21.4% of respondents' homelessness.

There is a great need for both affordable housing and permanent supportive in the Midlands. More than half (50.2%) of respondents said they could afford to pay at least something for housing. Almost 50 percent (49.8%) of respondents said they cannot afford to pay anything for housing, but only 15 percent (15.8%) of respondents said they are on a waiting list for subsidized housing.³

City of Columbia Inclement Weather Center

In October 2014, United Way of the Midlands (UWM) was asked to partner with the City of Columbia to manage a winter shelter. UWM, City staff, Midlands Housing Alliance (Transitions) and Salvation Army initiated planning for a program to operate November 6, 2014 through the end of March 2015. The team recruited a transportation partner, Community Pastor Care, and a security firm, G4S.

The Inclement Weather Center (IWC) operated at the city-owned facility that had been used for the past several years on Calhoun Street. The facility was prepared to serve 180 adult men and women with additional cots available to supplement the beds to the 240-person maximum occupancy.

³ **2014 Annual Report (MACH)**

The IWC operated 83 nights between November 6th and March 31. Participation ranged from a low of 78 guests to a high of 203. The week of February 15th had the highest participation with an average of 197 people. The total number of bed/nights (total number of people served nightly over the 83 days) was 11,037. The Salvation Army served 22,074 breakfast or dinner meals. The average nightly participation for the season was 133 people. The unduplicated number of those served was 754. Demographics for the 754 people served were:

- 596 male (79%) and 158 (21%) female
- 520 African American (69%); 224 white (30%); 7 Alaskan or American Indian, 2 Asian, 1 Hawaiian or Pacific Islander (1% other)
- 200 self-reported having a disability (27%)
- 90 veterans (12%)
- 56 (7%) meet HUD's definition of chronic homelessness; 161 could not be determined (21%)

Housing First Program

The City of Columbia provided General Funds (\$225,000) for the Housing First Program which serves the chronic homeless population. During the reporting period 53 clients were permanently housed which does not include 7 children and 2 spouses in a family unit. They served 14 new clients and 9 clients were discharged from the program. Housing First is an approach to ending homelessness that centers on providing homeless people with housing as quickly as possible – and then providing services as needed. This approach has the benefit of being consistent with what most people experiencing homelessness want and seek help to achieve. Housing First is the only program in the Midlands that houses people who have exhausted all other housing options. Examples may include homeless individuals with severe and persistent mental illness and/or severe chronic health conditions. These individuals often have no medical care, zero or limited income, limited social functioning and support, and a lack of access to basic benefits and living necessities. These clients are often not eligible to reside in local shelters and have been denied housing services elsewhere. Without Housing First intervention, they would most likely remain on the streets of Columbia.

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Below is the summary report of client services and goals for the Housing First Program.

Table 12: USC, School of Medicine, Supportive Housing Services – Client Service Report

Totals from 7/01/2014 – 6/30/2015 (All numbers are unduplicated, persons served)	
Total clients housed (does not include 7 children and 2 spouses from family units)	53
New clients housed in FY 2014-2015	14
Clients discharged in FY 2014-2015	9
Cumulative Totals 7/01/2008 – Present	
Clients housed in a Housing First unit	94
Average length of stay (discharged clients only)	589.94 days = 19.66 months
Discharge Placements	
Of the 94 cumulative placements, number of clients who were:	
Moved to other permanent housing	28
Moved to transitional housing	4
Deceased in housing	4
Returned to homelessness	10
Incarcerated for more than 30 days	2
Discharge status unknown	1
Total Housing Placements	
Housing placements to other programs via Housing First Outreach	105
Housing placements via Housing First Services	199
89% of Housing First clients have not returned to homelessness	

Housing First Goals

Goal #1: Bring Humanity to the Response to Poverty

- HF team work to provide intensive case management to clients who are historically difficult to engage.
- Comprehensive , outcome-focused case management allows linkage to resources

Goal #2: Coordinate the response to poverty with other agencies

- Best-practice model listed as a HUD priority nationwide
- USC in partnership with the Columbia Housing Authority leverages approximately \$100 million

Goal #3: Leverage the power of the community in responding to poverty

- Provide housing units in partnership with the Columbia Housing Authority for chronically homeless and disabled individuals and families, including person with HIV/AIDS.
- Other partners include Columbia Metro Baptist, Eau Claire Health Cooperative, Hawthorne's Pharmacy, Columbia Area Mental Health, The Cooperative Ministries, Catholic Charities, United Way of the Midlands, Able SC, and Palmetto AIDS Life Support Services (PALSS)

Goal #4: Meet Unique Needs of Individuals

- Houses clients that have exhausted all other housing options

Goal #5: Institutionalize Accountability for Providers

- Improve the quality of life for the clients that are served.
- Help clients without income apply for disability benefits

Goal #6: Address Downtown Impacts

- Housing First strives for clients to successfully integrate into

Federal Guideline requires the City of Columbia to report on action plan taken to foster and maintain affordable housing.

Housing with Lead-Based Paint Hazards

According to a report published by the U.S. Department of Housing and Urban Development in September 1995, as many as 64 million homes (83% of the privately-owned housing units built before 1980) have lead-based paint somewhere in the building. Twelve-millions of these homes are occupied by families with children who are six years old or younger. An estimated 49 million privately-owned homes have lead-based paint on their interiors. Although a large majority of pre-1980 homes have lead-based paint, the affected areas are relatively small. The amounts of lead based paint per housing unit vary with the age of the dwelling unit. Pre-1940 units have, on average, about three times as much lead-based paint as units built between 1960 and 1979.





During the reporting year, the Community Development Department used certified lead-based paint contractors to provide testing, assessments to complete the CDBG Home Works, Inc. housing repair project for elderly and disabled homeowners.

According to the National Survey of Lead-based Paint in Housing⁴, there are no statistically significant differences in the prevalence of lead-based paint by type of housing, market value of the home, amount of rent payment, household income or geographic region. The following table includes data from the 2008 American Community Survey based on the year housing units throughout the city of Columbia were built. By applying the estimated national percentages of housing with lead-based paint somewhere in the building, the number of housing units in Columbia with lead-based paint can be estimated: approximately 22,940 housing units in Columbia may contain lead-based paint. The following table also estimates the units within the city of Columbia.

Lead can get into your body by breathing it in or eating it. Children are exposed when they either chew on painted surfaces, like window sills or crib rails that have been painted with lead-based paint or when there is deteriorating lead-based paint and they crawl on lead-containing dust and then put their hands into their mouths or breathe in lead-containing dust. In most cases, adults are exposed to lead at work when they perform welding, renovation and remodeling activities, work in smelters, firing ranges, battery manufacture or disposal, and/or the repair/maintenance of water towers or bridges. Soil around your home can pick up lead from sources such as exterior paint and your drinking water can pick it up through plumbing.

⁴ EPA, *National Survey of Lead-based Paint in Housing*, DocNo024EPA., June, 1995

Table 12: Lead-Based Paint

 Number and Percent of Children Tested for Lead with Elevated Blood Lead Levels* (EBLL) by Age Group, 2010				
SC Regions 	Number[^] with EBL, Age <36 months	Percent¹ with EBL, Age <36 months	Number[^] with EBL, Age 36 - <72 months	Percent¹ with EBL, Age 36 - <72 months
Upstate	6	0.1	18	0.4
Midlands	7	0.2	11	0.2
Pee Dee	5	0.1	26	0.6
Low Country	< 5	#	9	0.2
SC ²	< 25	< 0.2	64	0.3
[^] Numbers are based on targeted screening results. ¹ Percent = (total number of children tested with EBL / total number of children tested) x 100 ² SC total includes tests with unknown county information. # Percent cannot be calculated. Source: Bureau of Maternal and Child Health, S.C. DHEC; 2010 US Census				

The City of Columbia endorses the following Lead Disclosure Rule as policy for Lead-Based Paint:

Lead-Based Paint Disclosure Rule

Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X, to protect families from exposure to lead from paint, dust, and soil. Section 1018 of this law directed HUD and EPA to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978.

The city is working to insure that lead based paint is addressed and has revised the policy addressing lead-based paint. During the previous 2013 reporting period, nine (9) homes were assessed and in the current 2014 reporting period three (3) additional homes were assessed to complete the CDBG Home Works, Inc. Repair Program for elderly and disabled homeowners.

HOME Match Report



HOME match is satisfied through private lenders contributions to the City's affordable housing loan program for homebuyers. The City partners with six (6) local lenders that provide mortgage financing to eligible borrowers at reduced interest rates. The city partners are Security Federal Bank, Branch, Bank & Trust, South Carolina Bank & Trust, First Citizens, National Bank of South Carolina and Palmetto Citizens Federal Credit Union. During the 2014 reporting year, Palmetto Citizens was added to the partnership by

committing funds to the City's housing loan program. The City calculates match using the difference between the interest rate the borrower is receiving through obtaining the City's financing and the interest rate that they would have normally received if they had received financing solely through the partner lender.

The difference in payment over the life of the loan is what the City uses as match requirement. The amount of match required equals 12.5% of the amount drawn down

for HOME projects during the Federal reporting period. The Match report reflects match for the 2014 fiscal year in which the City contributed \$100,375. Total excess match carried over to the next federal fiscal year in reserve carry over is \$6,592,535. The HOME Match Report is located in **Appendix 6**.

HOPWA CAPER Measuring Performance Outcomes Report and Beneficiary Verification Worksheet Information

HOPWA (CAPER) provides annual performance reporting on client outputs and outcomes that enables an assessment of grantee performance in achieving the housing stability outcome measure. The CAPER, in conjunction with the Integrated Disbursement Information System (IDIS), fulfills statutory and regulatory program reporting requirements and provides the grantee and HUD with the necessary information to assess the overall program performance and accomplishments against planned goals and objectives. HOPWA formula grantees are required to submit a CAPER, and complete annual performance information for all activities undertaken during each program year in the IDIS, demonstrating coordination with other Consolidated Plan resources. HUD uses the CAPER and IDIS data to obtain essential information on grant activities, project sponsors, housing sites, units and households, and beneficiaries (which includes racial and ethnic data on program participants). The Consolidated Plan Management Process tool (CPMP) provides an optional tool to integrate the reporting of HOPWA specific activities with other planning and reporting on Consolidated Plan activities. To see the HOPWA CAPER Measuring Performance Outcomes Report **Appendix 7**.

Section 4: Projects and Program Accomplishments

The City of Columbia has assigned priorities in the expenditures of funds based on the housing market analysis, housing needs assessment and community input with the overarching goal to provide affordable housing opportunities, revitalize neighborhoods, and thriving economies. The Annual Plan for 2013-2014 continued to build on the foundation for of the Five-Year Consolidated Plan.

Table 13: Housing Priority Needs

Priority Housing Needs	5-Yr. Goal Planned	Yr. 1 Goal Actual 2010	Yr. 2 Goal Actual 2011	Yr. 3 Goal Actual 2012	Yr. 4 Goal Actual 2013	Yr. 5 Goal Actual 2014	Total Goal Actual	5-Yr. % Goal Completed
CDBG/General Fund/FHLB								
Rental assistance (City General Fund)	125	25	25	32	38	53	173	138%
Purchase/Rehation of existing owner units	110	22	13	23	12	15	85	77%
HOME								
Acquisition of existing rental units	15	3	0	8	7	0	18	120%

Priority Housing Needs	5-Yr.	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5	Total	5-Yr.
Production of new rental units	2	0	8	4	0	6	18	600%
Rehabilitation of existing rental units	15	3	0	4	5	16	28	186%
Acquisition of existing owner units	75	15	0	9	4	2	30	40%
Rehabilitation of existing owner units	30	6	2	1	2	13	24	80%
HOPWA								
Rental assistance	475	95	98	95	96	93	477	100%
Short term rent/mortgage utility payments	1600	320	121	127	266	261	1,093	68%
Supportive services	2000	400	579	790	589	640	2,998	149%



Community Development Accomplishments

Epworth Children's Home -Transitional Living Initiative

Epworth Children's Home implemented a successful program that provides transitional living services for students who are approaching the exit age and who have "aged out" of the children's home but do not have any other place to live.

The program is open to young people between the ages of 16 to 25, an age range that has been identified nationally as a critical time to provide opportunities to

engage youth in education, job training or entry level work to prevent homelessness and disengagement from the mainstream of society. During the 2014 reporting period, Epworth was able to provide assistance to thirty-seven (37) young people during the year with services that included shelter, college enrollment assistance, and workforce prep skills.

Greater Columbia Community Relations Council

During 2014, CDBG funding was used to supplement and expand the Greater Columbia Community Council's (CRC) existing program in the City to introduce Fair Housing Initiatives to 292 individuals in low and moderate income communities with households of \$35,000 and under. CRC conducted five (5) housing information workshops and related training to help educate and disseminate information and resources to individuals and families in target population areas. CRC hosted their annual Fair Housing Forum & Legislative Update which provided information that focused on eliminating housing discrimination, and the annual Poster Contest.



Fast Forward

CDBG funding was provided to Fast Forward Operation Employment for operational and support to conduct a program to train and prepare low and moderate income citizens, specifically homeless veterans and veterans at risk of becoming homeless. The funding provided veterans with employment preparation services that included: résumé writing, access to online job searching, job search assistance classes, online technology training to enhance their employability and monthly employment seminars explaining how to look and apply for jobs. During FY 2014-15, Fast Forward helped 89 participants were served by Operation Employment.

Columbia College- Project LEAD

Project LEAD implemented a community-based leadership and health empowerment certificate program designed for young women (ages 15-22) who lived in attended or school in the 29203 or 29204 zip codes. Project Lead taught participants about healthy relationships, sexually transmitted diseases, dating, violence, contraception, communication, career goals and essential life and leadership skills. The Clubhouse program offered daily afterschool sessions for children attending Arden and Hyatt Park Elementary Schools. The program was free for all participants and was staffed by students who attended Columbia College. The staff helped students with their homework assignments and helped to make sure they stayed on track and are making improvements in school. CDBG funding for Project LEAD and The Clubhouse was able to assist 487 students in during FY 2014-15.

Senior Resources

Senior Resources with the help of CDBG funds coordinated services to provide home-delivered meals or better known as the Meals on Wheel program throughout the City of Columbia. Senior Resources provided three daily hot meals each week, the Home Delivered Meals service maintained and/ or improved the quality of life for their clients. Senior Resources served 64 clients and provided 5,295 meals to seniors during the past fiscal year.

COC Public Works Department – Lyons Street Neighborhood Infrastructure Project

Funding for the infrastructure road improvement project to repair Lyon Street Neighborhood including Liberty Hill Avenue, McDuffie Avenue, Youmans Street, Lady Street and FM Young Avenue Repairs included depth patching, milling and road resurfacing of the new road. Maintaining and improving streets throughout the City not only allows better access to residents and visitors but improves the service quality of other City services as well. A total of \$125,873 in CDBG was invested for this capital improvement project which is great asset to the Lyon Street Redevelopment project in which six (6) single-family homes have been constructed with over \$700,000 investment of HOME funds and are ready for occupancy.



Home Works of America

The Home Works Columbia Repair Sessions project to repair and preserve homes for the elderly and disabled reported nine (9) in 2013 during 2014 the remaining three (3) were completed for a total of twelve (12) homes. The program was focused in the targeted areas of Booker-Washington Heights, Eau Claire, and Edisto Court communities. Repairs included roof replacement, ramp construction, exterior painting, fascia/trim work and cleaning up homes and more.



Parks & Recreation Department – St. Anna's Park (Phase II)

CDBG funding was provided for improvements and construction of new amenities within the St. Anna's Park. Phase II funding totaled of \$104,500 in CDBG and \$7,500 was leveraged from City resources. Construction included walking trails, a new shelter, fencing, signs, and landscaping beautification to the park. During the previous reporting period, the

new shelter design caused a delay in the completion of the project. However the Gazebo was completed in December 2014 and the project is now completed.



Community Liaisons

The Community Liaisons continued to provide technical assistance to neighborhood organizations to promote better communication. Their mission is to provide opportunities for citizens and neighborhood organizations to access education and resources that enhance livability and sustainability and that promote a suitable living environment. Special emphasis has been given to new neighborhood organizations or neighborhoods wanting to organize. During FY14-15 the

Community Liaisons organized and participated in several events that have become staple events for the Community Development Department. The Community Development Department (CDD) celebrated the 2014 Community Development Week (CD Week) which celebrated 40 Years of CDBG and the Annual CCN Community Awards Banquet. Along with various events and activities throughout the year "All Access Columbia was a combination of all three signature Community Development events: Neighborhood Leadership Summit (NLS), Homeownership, Maintenance, and Gardening (OMG) and Access Columbia: Financial Literacy Workshop.

Columbia Council of Neighborhoods

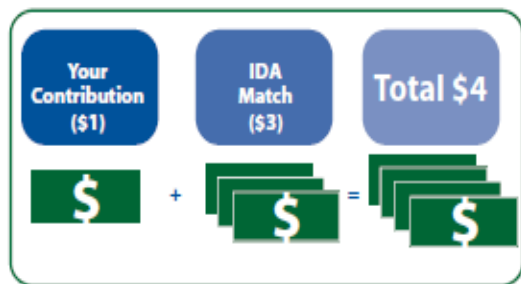
Community Liaisons continue to provide information to Columbia citizens at neighborhood meetings, and provide technical assistance and support to Columbia Council of Neighborhoods (CCN) by assisting CCN with organizing and notifying communities of monthly meetings. Community Liaisons provide assistance to the residents of the City of Columbia as well as community partners, agencies, and businesses. Eight (8) neighborhoods received Neighborhood Action Grants which help with neighborhood beautification. Community Development supports and encourages neighborhood organizations to build capacity, improve aesthetics and the quality of life within their perspectives areas.

To assist with these goals the Community Development Department is planning to make available new programs that will directly benefit the communities. There are currently one-hundred and sixteen (116) organized neighborhoods in the City of Columbia.

The Community Development Department organized and held its 1st “All Access” event on Saturday, March 7th, 2015 to promote financial literacy, neighborhood, sustainability and maintenance plus address concerns in the Columbia housing market. “All Access” featured topics including buying a home, credit repair, landscaping tips, gardening, DIY (Do it Yourself) classes, home maintenance, affordable remodeling and crime prevention; avoiding housing scams, square foot gardening and eco-friendly lawn care. One-hundred and fifty (150) attended and participated in the event. This event was sponsored by BB&T (Branch Banking & Trust), Wells Fargo, Cool Care Heating & Air, Larry Lucas State Farm Insurance. Vendors included South Carolina Housing, Eau Claire, Public Works Recycling, SC Thrive and Columbia Housing Development Corporations that provided information as well as prizes for give-a-ways.

Individual Development Account Program (IDA)

The Community Development Department continues to manage the Individual Development Account Program (IDA) to encourage residents to utilize



the savings grant program. An IDA is a [savings account](#) that can be used only for purchasing a first home, capitalizing a small business, or for educational or job training expenses. Accounts are held at a local financial institution (BB&T). Contributions by lower income participants (200% below poverty) are matched 3 to 1 using both private and public sources. All participants are

required to receive economic literacy training that includes workshops for credit repair, setting up a budgeting and savings schedule, and other basics of money management. After presenting multiple informational sessions throughout the City nineteen (19) participants were enrolled into the program. On Tuesday, June 9, 2015, the second IDA participant to graduate and first time homebuyer purchased a home by saving \$1,000 and the IDA program provided the closing cost in the amount of \$3,000.

ACTION (Assisting Citizens to Improve Our Neighborhoods) Grant

The Community Development Department Neighborhood Services Division launched the “ACTION” (Assisting Citizens to Improve Our Neighborhoods) Grant during the 2014 reporting year. Grant funds were used for the aesthetic enhancement of City neighborhoods. The Community Liaisons administered the funds and provided program and technical assistance to the neighborhoods. In the programs second year, eight (8) neighborhoods listed below were awarded grant funds totaling \$5,228.31.

Colonial Park
Eau Claire
Seminary Ridge
Prescott Terrace

Hyatt Park/Keenan Terrace
South Meadowfield
Hollywood-Rose Hill
Elmwood Park

ALL ACCESS Columbia

Join us on your pathway to a successful future
Insightful! Educational! Fun!

WHEN: Saturday, March 7, 2015 8:30 AM - 1:30 PM	SCHEDULE: 8:30 - 9:00 - Registration 9:00 - 9:20 - Opening Session 9:30 - 10:30 - Session 1 10:40 - 11:40 - Session 2 11:50 - 12:50 - Session 3 12:50 - 1:10 - Lunch 1:10 - 1:30 - Closing Session
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WHERE:
 Alcorn Middle School
 5125 Fairfield Road
 Columbia SC 29203

CLASS TRACKS:

NEIGHBORHOOD LEADERSHIP SUMMIT <small>2015</small> Working with Local Government & Organizations Neighborhood Succession Planning Crime Prevention (Gang Violence) Neighborhood Fundraising	"BANK ON" COLUMBIA <small>CREATING CASH ON A BUDGET</small> Creating Cash on a Budget Climbing the Money Tree Teenagers and Money The Search for Fair Housing	THE CITY OF HOMEOWNERSHIP <small>OWNERSHIP - LANDSCAPING - GARDENING</small> Greenery Aesthetics Home Repair Housing Scams Rookie Home Buyer
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ALL ACCESS Columbia is a FREE event,
 Brought to you by the Community Development Department with the City of Columbia.
 For more information, call 803.545.3373, or go to www.columbiasc.net.

Citizen Participation

Through Citizen Participation technical assistance is provided to citizens, councils and other citizen-based groups such as the City Council appointed Citizens Advisory Committee, Economic and Community Development Committee, Arts and Historic Preservation Committee, Environment and Infrastructure Committee, and the Administrative Policy Committee. As a requirement of the Citizen Participation Plan for Community Development, during the reporting period, four (4) Public Hearings and three (3) Public Forums were held to engage the citizen's input with Community Development planning. Additionally, the Citizen's Advisory Committee held five (5) committee meetings during the fiscal year. Annually, the CDD makes available CDBG grant funding for neighborhood improvement, public service, capital improvements, and economic development programs and projects. The CDD conducts Notice of Funding Available (NOFA) Workshops to educate the public on the funding available as well as the process for applying for funding. During the reporting period two (2) NOFA workshops were held and attended by over 45 agencies and organizations. Twenty- four (24) applications were submitted and twelve (12) were funded.

The Community Liaisons also attended over 100 community and neighborhood meetings and continue to work with neighborhood within Districts to provide collaboration among neighborhood groups and organizations. The meetings are designed to help residents identify and focus on neighborhood challenges and concerns. The Liaisons maintains and updates CCN membership database of neighborhood presidents and continues to serve as City representative at the Richland County and CCN meetings.



2014 National Night Out

The Community Liaisons served on the National Night Out Kick-Off organizing committee. The National Night Out Kick Off was held on Saturday, August 5, 2014 and is a community wide event held to kick-off individual neighborhood national night out events that focus on safety and crime, drug and violence prevention in the City.

Each year proves to engage more citizen participation and national recognition of the efforts made by the City of Columbia. During this reporting period, forty-nine (49) neighborhoods participated in the National Night Out Celebration that was held on Tuesday, August 5, 2014. Additionally, the Liaisons helped organize and attended the individual neighborhood events Citywide.

The Community Liaisons have actively partnered with other organizations to improve the quality of life in the City neighborhoods by serving on various committees and representing the City at several external events such as the SC Association of Community Development Corporation, Emergency Food and Shelter Program, Fast Forward, and Homeless Shelter.

Economic Development Accomplishments

Façade Improvement Program

The City of Columbia's Façade Improvement Program is aimed to improve the appearance of commercial corridors throughout the city that are significantly deteriorated. Through this forgivable loan program, business owners are able to make improvements to the exterior portion of commercial buildings, visible from the public right-of-way. The Office of Business Opportunities (OBO) designated North Main Street

Corridor as the target area for FY 2013-14. During the 2014 reporting period, continued its investment of \$89,398 in public dollars along the North Main Street Corridor service area along with \$123,806 in private investment. Two (2) façade loan projects were completed during this period and nine (9) were completed during the previous reporting period.

✚ Public Investment (City)	\$ 89,398
✚ <u>Private Invest. (Applicants)</u>	+ \$ 123,806
✚ Total Public/Private Investment	\$ 213,204

Commercial Revolving Loan Program

The City's Commercial Revolving Loan Program provides GAP financing for borrowers with bank-financing of up to 25 years at below market rates. CRLF is dedicated toward assisting businesses that are located within the city limits of Columbia. Funds are used to facilitate the additional financing at low interest rates for small businesses that need to purchase or improve property, equipment, machinery, inventory, or just need working capital. The two main goals of the CRLF are to create or retain jobs and stimulate private lending through bank participation. Through the CRLF program one small business was assisted with CDBG funding with a loan totaling \$100,000 and leveraging \$2.9 million in private funding. The City of Columbia is dedicated to supporting the small business community in Columbia, and continues to focus additional resources on re-building the commercial and retail corridors within the City.

✚ Drakes Duck- In: project is located at 1544 Main Street was for purchase and renovation of the building. The Drake project helped retain six (6) FTE positions. The total investment for the project was \$100,000 and the City of Columbia funded \$50,000 with CDBG funds.

Housing Accomplishments

The City of Columbia Community Development Department continues to prioritize the creation of quality, affordable housing as an integral component of its development programs. The City has created partnerships with local banks and will continue to increase local partnerships to leverage private dollars.

The City Lender I program continues to offer a low down-payment of \$1000 with a maximum loan of \$138,000. The City Lender II Program continues to provide a great savings opportunity for prospective homebuyers by offering below market interest rates, NO private mortgage insurance and \$5000 down-payment assistance. In conjunction with the City Lender I program, the City formed a first time



partnership with the Federal Home Loan Bank of Atlanta to offer an additional \$10,000 in down payment assistance to applicants interested in purchasing a home in the designated targeted areas as outlined in the City's Consolidated Plan. The City was able to assist four (4) additional low income applicants, who ordinarily would have found it impossible, to purchase a home.

The CD Housing Credit Counseling program has increased the number of qualified applicants who are ready to become homeowners. During the

reporting year the Housing Loan department offered several credit Counseling and informational sessions

to educate the public on the City's loan programs. The Housing Loan Officers provide Financial Management Workshops and Credit Counseling Sessions throughout the program year. The Housing Loan Officers continue to credit counsel over 350 applicants each year. Additionally, the Community Development Department purchased a new van for the Housing Division and added our marketing information to further expand our housing program.

On Saturday March 7th 2015 the Community Development department sponsored its second annual ALL ACCESS WORKSHOP. We partnered with several community organizations and financial institutions to provide a series of seminars. Classes ranged from budgeting to fair housing. Classes were available for children and teens. Participants were able to take up to two of the following classes:

- Working with your Local Government – Gave participants insight to neighborhood leaders of the importance of collaboration efforts and involvement with local elected officials.
- Succession Planning – Helped participants identify and develop internal people with the potential to fill key leadership roles within the community.
- Crime Prevention (Gang Violence) – Gave citizens insight on the violence of gangs, the different types of gangs and signs that are involved, plus how to address these issues.
- Neighborhood Fundraising – Provided insight on strategic ways of raising funds for your neighborhood by collaborating with businesses, corporations, etc.
- ACTION Grant Overview – Provided specifics of Community Development neighborhood grant program. Details, ideas and tips on the application will be reviewed. Required class if funding was received.
- Creating Cash on a Budget – Learn to manage money by creating a spending plan and finding ways to limit spending and increase income.



- Teenagers and Money – Taught teens about money saving tools, while still allowing them to have fun with friends. This class was intended for youth grades 7th – 12th.

- The Search for Fair Housing – Taught participants about Fair Housing laws that prohibit discrimination in housing on the basis of race, religion, gender, ethnicity, disability and familial status.

- Climbing the Money Tree – Introducing children to money management, budgeting, savings and banking in a fun and interactive class targeted for grades 1st – 6th. Class covered all 3 sessions.

- Rookie Home Buyer – Designed to educate and empower the first time

homebuyer! Attendees learned not only the entire home buying process, but also the pitfalls that they should avoid.

- Greenery Aesthetics – Everyone needs a place to unwind and relax after a hard day’s work. This class demonstrated how to turn a backyard space into a backyard oasis by creating an outdoor room that fits individual personalities to a T.
- Avoiding the Stress of Housing Scams – Fraudsters are on the prowl during every phase of homeownership. From mortgage fraud to lease to own, home repair and foreclosure rescue scams, consumers must stay on guard. This session armed participants with the knowledge to separate the legitimate business/offers from the bad apples.
- Home Repair/Maintenance – Educated owners on the importance of home maintenance and discussed simple ideas to prevent costly repairs.

Our mission was to empower individuals of all ages to make better and sounder financial decisions that would economically impact their lives for the better. We were able to help 150 Columbia residents by providing useful information that they could take back home to apply to their everyday lives.

Throughout the program year, the Loan Officers provided one-on-one homeownership counseling to over (90) persons and credit counseling to over 381. Additional Financial Literacy, Credit and Homebuyer Counseling and Fair Housing sessions were provided to the public. The Loan Officers also partnered with other agencies that held housing, homeownership, or financial literacy events throughout the City to provide information to the general public as requested by other agencies and organizations.

The General Assistance Program (G.A.P.), initiated in January 2014 by the Community Development Department in partnership with the Federal Home Loan Bank of Atlanta, offers \$10,000 in down-payment assistance to all qualified applicants and encourages homeownership within the city limits of Columbia. Additionally, homeowners in City of Columbia neighborhoods may apply for up to \$10,000 assistance for qualified home repairs.

The Housing Division has several Housing Loan Programs available and during the program year closed thirty-nine (39) loans totaling approximately \$5,461,559 in total sales. The City leveraged \$4,109,126 (75%) in private funding from financial institutions with the City contributing approximately \$1,352,433 (25%) of the total amount of loans.

Table 14: Performance Accomplishments- Affordable Housing

Housing Programs	Number Closed	City Contribution	Amount Leveraged (Partner Banks)	Total Financed
Affordable Housing	2	253,000	0	253,000
City Lender I	4	94,600	338,400	433,000
City Lender II	26	800,431	3,046,619	3,847,050
Employee	3	123,502	369,507	493,009
GAP PURCHASE	4	80,900	354,600(Partner Bank and FHLB)	435,500
Totals	39	1,352,433	4,109,126	5,461,559

The Community Development Housing Loan office continues to diligently work with residents to encourage homeownership. The Loan Officers developed and implemented a Financial Literacy and Credit Counseling Workshop and Homeownership Course, as well as participated in various local events to educate the public on homeownership. Over 300 participants have taken advantage of the workshops. Additionally, CD staff works with Community Housing Development Organizations (CHDO) which are private nonprofit, community-based organizations that have obtained or intend to obtain staff with the capacity to develop affordable housing for the community it serves as defined at HOME Rule 24 CFR Part 92.2. Home Investment Partnership (HOME) funds are used to further the City's affordable housing priorities. **See Appendix 8 PR27 – HOME Status Report and PR48- HOME Open Activities Report.**

Additionally, to provide Fair Housing Education and information to the citizens of Columbia, the Community Development Department held several Housing Education and Information sessions during the reporting year. In conjunction with Community Development Week, celebrating 40 years of CDBG and Fair Housing Month, the Community Development Department combined all three signature programs (“Neighborhood Leadership Summit (NLS)”, Access Columbia: Financial Literacy Workshop” and Homeownership, Maintenance & Gardening (“OMG”) in one mega event “All Access Columbia”. During this event citizens were provided an opportunity to meet with housing counselors, vendors, specialist, and other housing, financial, and community organizations to discuss fair housing options and gain information on fair housing rights. Fair Housing classes, written material and an interpreter were available for Spanish speaking participants during this event. The City also partnered with the Greater Community Relations Council (CCRC), Richland County, the SC Human Rights Commission, US Department of HUD, and the SC-National Association of Real Estate Brokers to sponsor a Fair Housing Month Housing Forum and Legislative Update. The Mayor and City Council presented a City of Columbia Proclamation to the South Carolina Fair Housing Center during it April 7, 2015 City Council meeting. Additionally, Community Development partnered with the Fair Housing Center for the 2nd Annual Fair Housing Community Fair which was held on April 18, 2015. Also, to further our outreach of Fair Housing information at public forums and hearings, Fair Housing information was available to citizens to educate on the Fair Housing Act and how to report housing discrimination.

Housing Development Corporations

Columbia Housing Development Corporation (CHDC) - CHDC has been committed to improving neighborhoods within the City of Columbia for the over thirty (30) years. CHDC has developed and rehabilitated over 300 homes, totaling over \$23 million in various communities throughout the City of Columbia using HOME, CDBG and City general fund dollars. CHDC has also provided over 100 loans to individuals and families with incomes within 50-150% of the HUD area median income. CHDC has completed six (6) new energy star rated single family homes, with two of these homes preparing for occupancy.





A total of \$738,715 in HOME funds was used for the acquisition of land and for the construction of these homes. Since there continues to be a lack of development by private investors in the Lyons Street Redevelopment Area, the hope is that these homes will be the catalyst to encourage further private and public development within the area.

Eau Claire Development Corporation (ECDC) –

The ECDC Burton Heights Affordable Housing Project Phase III is a continuation of the original Burton Heights development plan. In prior years, the project eliminated blighted property by demolishing Burton

Elementary School, which sat on 7 acres of land off Farrow Road in 2004. The initial plan included construction of twenty-six (26) homes. Prior to 2014, twenty (20) had been completed and during the reporting period, ECDC successfully completed Phase III utilizing \$650,000 in HOME funding. All six (6) new energy star rated single family homes have been sold. The Burton Heights Community is now fully developed occupied with homeowners. The total redevelopment investment over the life of the project is \$2.5 million. The homes range from 1,300 – 1,600 square feet, which include 3 bedrooms, 2.5 baths, all major appliances and a one (1) car garage.

Columbia Development Corporation (CDC)

CDC completed an Environmental Assessment for South Edisto Housing redevelopment project along with a market study of housing demands for South Edisto Street Community areas located in the Rosewood Community in 2013. The purpose of the market feasibility study was to help determine the specific housing product (i.e., single-family, duplex/triplex, townhomes, apartment, rental/sales units, etc.) and product square footage, cost range, and other pertinent factors that would serve as a basis for the layout of future proposed development in the community. The recommendations based on the market feasibility study were to design a product: 1) inclusive of single-family detached product would be most consistent with the project area, and (2) a single story single-family product that can be designed to meet the documented space needs of potential buyers, as well as “price points” set by the marketplace. During 2014, CDC applied for CDBG funding through the City’s NOFA process and was recommended for \$43,000 in FY2015-16 funding for a sidewalk infrastructure project to connect CDC’s proposed development, the Rosewood Hills development and Edisto Park.

Homeless & Special Needs

Homeless Services

The City of Columbia continues to participate in planning efforts of the local HUD Continuum of Care, Midlands Area Consortium for the Homeless and has coordinated funding efforts of the Emergency Homeless Shelter with Christ Central Ministries.

The Community Development Department remains concerned with addressing the growing issue of homelessness in Columbia and providing services that directly benefit those individuals.

The Community Liaisons served as the department's representative by participating in various homeless services activities, programs and collaborating with organizations that directly serve the Homeless population by:

- ✚ Attending the planning meetings to help develop guidelines and procedures for operation of the Inclement Weather Center.
- ✚ Participated with Zero: 2016 – Zero is a movement of communities working to end veteran homelessness by the close of 2015 and end chronic homelessness one year later in 2016.
- ✚ Collaborating with other homeless service agencies to assist with the Inclement Weather Center
- ✚ Educating neighborhoods with services available to the homeless populations.
- ✚ Participated in meetings and discussions with Transitions Homeless Center, The Cooperative Ministries, Columbia Housing Authority, Christ Central Ministries, Catholic Charities, Richland County, MACH (Midlands Area Consortium for Homeless) and the Salvation Army.
- ✚ Attending and participating in four (4) quarterly MACH meetings throughout the reporting period.



Housing Opportunities for Persons With HIV/AIDS (HOPWA)

The Housing Opportunities for Persons With HIV/AIDS (HOPWA) services currently funded through the City of Columbia include: Supportive Services to assist clients in maintaining stable housing, Short-term Emergency Rent, Mortgage, and Utility Assistance (STRMU), and Permanent Housing through two voucher programs for persons living with HIV/AIDS. The City was awarded \$1,413,369 in HOPWA funds for Program Year 2014 services.

These services are available to clients residing in all six counties of the Columbia EMSA (Richland, Kershaw, Lexington, Fairfield, Calhoun, and Saluda). Supportive Services are provided by the University of South Carolina, Department of Medicine (USCDOM), Upper Savannah Care Consortium (USCC) and Palmetto AIDS Life Support Services (PALSS). The STRMU services are available to income eligible clients for 21 weeks (non-consecutive) during the program year in cases of evictions, foreclosure, or utility shut-off in order to prevent homelessness. Applicants must demonstrate financial need and attempt to utilize other funding sources. The Cooperative Ministry (TCM) provides STRMU services in partnership with USCDOM and PALSS. The housing voucher programs, similar to Section 8 housing vouchers, are provided in Richland and Lexington counties through the Columbia Housing Authority.



Palmetto AIDS Life Support Services (PALSS)

PALSS remains committed to assisting the City of Columbia and the US Department of Housing and Urban Development in meeting the outcomes set forth in our contract for increased access to affordable housing and stability in that housing, access to quality health care and provision of other support services that reduce the risk of homelessness among our client population. In order to accomplish these outcomes, PALSS provides enhanced case management, housing information and client advocacy services. PALSS currently employs one 1.0 FTE Program

Manager/Lead Case Manager, one 1.0 FTE Intake Coordinator and one .5 Consumer Navigator, and one 1.0 FTE Program Assistant/Food Bank Coordinator that provide the client-centered services that are necessary in assuring that our clients remain stable in their housing and linked to medical care. In addition, PALSS employs a part-time Behavioral Health Counselor to provide counseling services for those persons that feel burdened with problems of life and other issues that need to be addressed by a trained and skilled counseling specialist. PALSS' Chief Financial Officer also

provides free budgeting classes for clients so that they are better able to manage their finances and, thus, have sufficient income available at the end of the month to reduce their dependence on other sources of assistance. However, if it becomes necessary that clients need assistance with monthly expenses, short-term rent, mortgage and utility assistance is available through the Housing Opportunities for Persons with AIDS (HOPWA) program. Also, clients can apply for rental assistance through the Columbia Cares Housing Assistance Program (CCHAP) which is designed to assist clients with payment of a portion of their rents through a voucher system similar to the Section 8 program.

The PALSS staff also will provide accurate housing information to clients concerning the availability of safe affordable housing that they are seeking to access. In some cases, staff will be available to transport clients to view housing that may meet their needs. Staff also assists clients in completing housing applications when it becomes necessary.

For the completed grant year 2014/2015, PALSS provided services to 542 individuals through its HOPWA funded program. Of these, approximately 22% unduplicated clients accessed short-term rent, mortgage and utility (STRMU) assistance. The overall percentage of clients accessing STRMU was 20% with the average client receiving STRMU assistance approximately 1.45 times per year. Case management staff continues to develop and monitor housing case plans to reduce client's dependence on STRMU assistance. Clients have had greater success with achieving the objectives in their case plans, but the biggest increase in STRMU usage this year results from new clients accessing services. New clients represented nearly half of the unduplicated clients that accessed STRMU for this grant year. The clients served during this grant year experienced an 85% retention rate for maintaining stable residence in permanent housing.

Housing and health care are critical to persons living with HIV/AIDS. PALSS will continue to do its part in assisting clients to access safe and affordable housing and keeping clients linked to medical care.

University of South Carolina (USC)

The University Of South Carolina School Of Medicine, Department of Internal Medicine provides the largest proportion in the state to uninsured and underinsured persons living with HIV/AIDS. Since its inception in 2004, Supportive Housing Services (SHS) has expended from a single case management program to our current operation which provides intensive case management, including mental health & substance abuse counseling, as well as medical adherence services on site. We provide supportive services to the homeless and/or precariously housed population, living with HIV/AIDS in Columbia's EMSA. We also work with individuals who are chronically homeless as defined by UD, as well as homeless families. SHS's services include comprehensive case management, including home based services, mental health & substance abuse counseling, client advocacy, and employment support. USC prioritizes medical appointment and medication adherence, including obtaining primary care physicians for all clients. Kristen Connors, Director is the contact for all HOPWA matters.



UNIVERSITY OF SOUTH CAROLINA
SCHOOL OF MEDICINE

During FY2014, USC served 260 clients by HOPWA. This includes 8 clients enrolled in HOPWA case management who transitioned into permanent housing utilizing PHP funds. This exceeds the grant year goal of 5 individuals. Additionally, 15 clients were assisted with STRMU funds, thus stabilizing their current housing and preventing homelessness. Stable housing continues to result in clients' increased linkage to medical care, mental health and substance abuse services, as well as increasing sustainable

income sources. These factors provide a positive impact in the community. Clients engaging in HOPWA funded services are more likely to maintain employment, health care and successful living environments.

SHS has developed a partnership with over 20 agencies that plan and deliver care across an eight county area. These agencies include but are not limited to TN Development, The Cooperative Ministry and the Columbia Housing Authority (CHA). HOPWA Case Management has continued its formal partnership with CHA to provide supportive services for persons living with HIV who are placed in units obtained by the CHA through funding from the City of Columbia HOPWA funds. These five one bedroom units provide persons living with HIV increased access to safe, affordable, and independent housing. Each client living in a HOPWA unit receives one home visit per month for a housing assessment along with a monthly office visit to allow for more intensive case management. Referrals are also made to and from other programs within SHS which may provide housing and more intensive case management services.

Many clients receiving supportive services from this program have a criminal history. In many instances, this history does not allow access to housing opportunities outside of this office. There are resources in this area that offer assistance with civil court matters but very few that provide assistance as it relates to criminal matters. Unfortunately, these criminal matters directly affect an individual's ability to access services and housing. Because this barrier has been facing our clients for a long period of time, this office attempts to base referrals on the totality of circumstances rather than just criminal history.

This office has also encountered the issue of housing affordability. This office works diligently with each client to ensure that housing is obtained that fits within each client's budget. Clients complete a budget with their case manager during their intake/assessment, and whenever there is a change in income (or no less than annually if income remains stable) to ensure appropriate housing is obtained and retained.

SHS has worked to expand mental health and substance abuse related services as well as access to permanent housing. These services are implemented to assist clients in establishing and maintaining stable, permanent housing, develop job skills and access mainstream resources. These services are monitored through a client's action plan to allow for appropriate follow-up on each referral.

Columbia Housing Authority (CHA-CCHAP) /Housing First

The CCHAP Program has been providing rental assistance to 81 HOPWA families this fiscal year. The Columbia Housing Authority will continue to maintain the allocated number for the leasing capacity. The CCHAP caseload at this time is leased up and not accepting new clients. However, we have a waiting list and if additional files are needed the HOPWA caseworker will send an interoffice Memorandum to the Occupancy Specialist. We have 61 families on the waiting list at this time waiting for the CCHAP program. The collaboration with PALSS and USC has been operative and the CHA has advised the Case Managers to continue and process the families. We have adhered to all HUD policy and procedures outlined for the CCHAP program.

CCHAP continues to provide rental assistance through HOPWA vouchers in coordination with PALSS, TCM, and USC.

- ☐ Provided Tenant-Based Rental Assistance to 81 persons
- ☐ Provided housing assistance to 18 persons through Housing First Program.

The collaboration between PALSS, CHA, and USC has been a working relationship and we will continue operating as a team to assist the clients. In partnership with the USC School of Medicine, Supportive Housing Program, the CHA identifies and leases the housing for 18 individuals. Supportive services are



then provided by USC SOM. During 2014 CHA housed 18 clients (2 left the program; 1 went back to the streets; and 1 went into Adult Protection Services custody). The greatest challenge to the program was identifying one bedroom units that were either close to medical facilities or on the bus lines. Additionally, locating housing that meets the Columbia FMR (\$699) including utilities was very difficult. CHA must compete with college students looking for affordable housing (USC, Benedict College, Allen University, Columbia College, Midlands Technical College). An additional factor is that the housing must meet housing quality standards and many landlords do not want to make the required improvements.

Midlands Housing Alliance – Transitions Homeless Recovery Center

Transitions engages clients with various services and provide them a place to stay as they transition from the streets to permanent housing. They also partner with many community agencies that use their expertise to help clients reach their goals. As a result, clients receive services that enable them to stabilize their lives, increase their income, and secure permanent housing. During 2014, Transitions provides quality supportive services through case management to assist clients with achieving and maintaining housing stability. Eight (8) clients with HIV/AIDS were served from July 1, 2014 through June 30, 2015. Clients are listed by their unique Homeless Management Information System (HMIS). HMIS is a secure electronic database system that is used by Transitions to track homeless clients and services. All clients had Case Plans and Access to receive Housing Services; Financial Stability; and Medical through Eau Claire Cooperative or Private (if applicable).



THE COOPERATIVE MINISTRY

The Cooperative Ministry (TCM)

The Cooperative Ministry (TCM) offers crisis assistance and sustainability programs to stabilize households in financial crisis and move them toward economic self-sufficiency. Crisis Assistance services provided by TCM focus on persons who are at risk for eviction, foreclosure, or utility shut-offs despite maintaining stable employment or other legitimate source of income. The current consumer data show our service population is overwhelmingly comprised of working heads of household whose incomes are insufficient to meet basic needs. The agency data is consistent with census data showing the poverty rate in our Richland County service area is 17.2%. In the City of Columbia (Richland County seat), 23.4% of the population lives in poverty despite 8 out of 10 households having at least one wage earner. Costs for rent and utilities are recurring factors in our clients' struggles to live out of poverty despite high levels of participation in the workforce. TCM receives 630 inquiries each month from persons seeking help to prevent being evicted from their homes for nonpayment of rent. Each month 140 persons seek help to pay water bills and 232 request assistance to pay utility bills for electricity, natural gas, and propane. In 2014-15, TCM provided 7,291 Crisis Assistance services to 3,138 unduplicated heads of household.

The TCM HOPWA health program is a sub-grantee of the City of Columbia (grantee organization). In our fiduciary role, we process crisis assistance requests from clients of the HOPWA case management agency. Our goal is to perform timely, accurate processing of requests with careful observance of the program's eligibility, cost, and privacy guidelines. Our program contacts are: Wanda Pearson, MA, Strategy & Impacts Officer; Geraldine Kenney, Data Entry Coordinator; and Akili Harris, Chief Financial Officer.

Consumers of HOPWA services are linked through case management to TCM's full range of programming, as appropriate to each consumer's needs. Additional services available from TCM to HOPWA consumers include Clothing & Furniture Bank, emergency food pantry, free income tax return preparation, and health insurance enrollment assistance. Qualified HOPWA consumers who need a car to get to and from work may also apply to receive a refurbished vehicle through TCM's Autos for Opportunities program.

Upper Savannah Care Consortium

Upper Savannah Care Consortium continues to provide the best in housing services and opportunities for persons living with HIV/AIDS in Saluda County. Due to the very effective case management skills of our HOPWA case managers, we have had a decrease in HOPWA payments. It is because of the effective and creative case management skills of staff that there was a slight decrease in STRMU request during this period.

We view this as a success more so than a barrier, but do not want our efficiency to be a "strike" against Upper Savannah Care Consortium when it comes to funding consideration in the future.

Upper Savannah Care Consortium has continued to provide exceptional HOPWA Case Management. USCS provided 4 households with HOPWA Supportive Services/ Case Management and provided 4 individuals with STRMU. USCS continues to identify other Saluda clients with housing needs.

USCC case managers assess each client at intake, midyear and reassessment to identify any housing issues. When a client has housing issues the necessary HOPWA case management steps are taken. USCS's Saluda population has been very self-sufficient over the past years. The STRMU request has been low due to the very effective HOPWA case management and support services performance.

USCC currently coordinates to ensure that clients access the HOPWA and TBRA services that are available to them. USCC's Saluda client currently do not report any for the barriers. Over the past years Saluda clients has been very successful in maintaining housing. Upper Savannah Care Consortium HOPWA case managers strive to insure that this population is aware that the services are available at every assessment and reassessment. USCC has not currently developed any studies that are available to the public; however, monthly HOPWA and/or housing reports can be established for the public.



Table 15: HOPWA Sources of Leveraging

[1] Source of Leveraging	[2] Amount of Leveraged Funds
Public Funding	
Ryan White-Housing Assistance	
Ryan White-Other (USC)/TCM	\$1,085,812
Emergency Solutions Grant	\$34,000
Other Public: HUD CoC/Transitional Housing Program	\$49,374
Other Public: USC SOM SHP	\$225,000
Other Public: SC DHEC HOPWA	\$100,000
Other Public: DHEC SAF	\$38,302
Other Public: City of Greenville	\$29,952
Other Public: City of Columbia	\$225,000
Other Public: The Columbia Housing Authority	\$519,000

Other Public: DOJ	\$8,000
Other Public: Richland County	\$75,000
Private Funding	
Grants	
In-kind Resources	\$2,100
Other Private Personal Donations	\$1,000
Other Funding	
Grantee/Project Sponsor/Subrecipient (Agency) Cash	
Resident Rent Payments by Client to Private Landlord	
TOTAL (Sum of all Rows)	2,392,540

Section 5: Fair Housing

Affirmatively Furthering Fair Housing Report

To ensure the prevention and elimination of housing discrimination, and housing segregation as it pertains to fair housing choice, HUD requires all entitlements or jurisdictions directly receiving allocations from HUD formula grant programs, Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and Housing Opportunities for Persons With AIDS (HOPWA), to certify that the jurisdiction will “affirmatively further fair housing choice” within their area of authority. This requirement is codified in the Consolidated Planning process requirements under 24 Code of Federal Regulations (CFR) 91.225. “Affirmatively furthering fair housing choice” is defined by HUD as requiring a local jurisdiction to conduct an analysis to identify impediments to fair housing choice within the jurisdiction; take appropriate actions to overcome the effects of any impediments identified through the analysis; and to maintain records reflecting the AI and actions taken in this regard.



The City of Columbia annually executes a fair housing proclamation for Fair Housing Month in April and “affirmatively furthers fair housing choice”. Additionally, over the last four years the city has allocated over \$20,000 in CDBG funding to provide Fair Housing Education and information to the citizens of Columbia. In 2014, the City provided \$34,470.50 in CDBG funding to the GCCRC with which to expand educational opportunities for Fair Housing choice within the City of Columbia. The Community Development Department held several Housing Education and Information sessions during the reporting year. In conjunction with Community Development Week and Fair Housing Month, the

Community Development Department sponsored the 2nd Annual National Fair Housing Month Community Fair. This event was completely free and open to the public and was themed “Uniting the Community”. During several presentations, information was also provided to the citizens with regards to the Fair Housing Act and how to report housing discrimination. To view Fair Housing reports go to **Appendix 9**.

Analysis of Impediments to Fair Housing (AI) Update

During the 2014-15 reporting year, the City of Columbia engaged a consultant through an RFP process, to revise the City’s Analysis of Impediments (AI). During the process, six (6) new impediments to fair housing choice were identified and will be addressed as we move forward to comply with the new HUD

Final Rule on Affirmatively Furthering Fair Housing. However, the information in this update addresses the previously identified impediments. The AI is a review of impediments or barriers that affect the rights of fair housing choice. It covers public and private policies, practices and procedures affecting housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts. Conducting an analysis of impediments is a required component of certification and involves the following:

- An extensive review of a State or Entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws affect the location, availability, and accessibility of housing;
- An evaluation of conditions, both public and private, affecting fair housing choice for all protected classes; and
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

Progress on the City's AI is reported annually. Therefore we are reporting on actions taken in FY 2014-2015 on the following two (2) identified impediments to Fair Housing Choice in Columbia.

1) Need for a commitment to promotion and education of Fair Housing Choice mainly to the protected classes on a Regional Basis.

A. The Community Development Department has been involved with regional partnerships that promote Fair Housing. The Housing Division staff has certified credit counselors that specialize in providing credit counseling on individualized credit issues and continue to educate our citizens on the need for good credit as their minimal basis for obtaining housing loans and expanding housing choice. During FY 14-15:

1. The City, in conjunction with Richland County, Lexington County and the Greater Columbia Community Relations Council, hosted a Fair Housing Forum and Legislative Update. During this luncheon, citizens were invited to converse with legislative leaders in the community regarding issues of Fair Housing.
2. During FY 2014, Community Development updated the departments Fair Housing plan and continued to offer updated fair housing information posted on the City's website. In addition, Fair Housing information was made available at all Action Plan public hearings and forums. On March 7, 2015, the City of Columbia hosted All Access Columbia. This event, attended by approximately 200 citizens, offered classes such as "Housing Scams", "Rookie Homebuyer" and "The Search for Fair Housing" where citizens and housing counselors dialogued and information was exchanged regarding Fair Housing rights in Columbia.
3. The City of Columbia committed to providing excellent services to all citizens and continued to make efforts to ensure that city services are available for our citizens, including those with disabilities. The Americans with Disabilities Act of 1990 (ADA)



gives civil rights protection to individuals with disabilities similar to protection provided to individuals on the basis of race, sex, national origin, and religion. ADA guarantees equal opportunity for people with disabilities in employment, state, and local government services, public accommodations, transportation, and telecommunications. A person with a disability is covered under ADA if he or she has a physical or mental impairment which substantially limits major life activity, or has a record or history of such impairment, or is regarded as having such impairment.

4. The Housing Division provided one-on-one credit counseling to over ninety (90) persons in which Fair Housing information was distributed.
5. Eighteen (18) Financial Literacy, Credit and Homebuyer Counseling, Fair Housing sessions were provided to the public and internal sessions were made available to City employees.
6. The Community Development Department launched the Bank On Program, which aims to provide a “second chance” for our unbanked and under-banked citizens. On December 16, 2014, in conjunction with the Columbia Housing Authority, the City kicked off a series of Financial Education Seminars at Gonzales Gardens, a multi-family housing complex that provides Tenant Based Rental Assistance (TBRA) for low to moderate income families. Four sessions were held between August and December of 2014 and over 75 citizens attended the sessions.





2) Need to review HMDA data to clarify standards that identify the effect of poor credit and income issues on the protected classes in mortgage loan transactions and may be impediments to fair housing choice.

- A. This impediment is being addressed internally by the City’s Housing division to ensure that City loan programs are being properly documented. The loan division instituted the automated underwriting system for the loan officers. The Callex System will help ensure that all loan applications are approved or denied with consistency. This system has the ability to generate reports and is vital to the standard loan application approval/denial process. During FY2014-15, the loan officers reported 381 individuals through the Callex system. Also, reported is the demographic data that is used for Fair Housing and HMDA.
- B. In effort to seek resources to evaluate HMDA data reflects disparate treatment of protected classes in mortgage loan transactions, the Community Development staff attended a series of workshops in partnership with Lexington County, Richland County, State Housing Development Finance Authority and HUD, to discuss the new trends and regulations that affect the capture of HMDA data.
- C. In July 2013, the South Carolina Fair Housing Center (SCFHC) a civil rights agency was founded with the support of the U.S. Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity as a part of its Fair Housing Initiative Program. Located within the City of Columbia, the Center is a full service agency established to enforce the federal Fair Housing Act throughout South Carolina. Through enforcement, advocacy, community education and training, the Center will ensure that all South Carolina citizens have equal access to housing. In 2015, the City of Columbia Community Development Department presented Fair Housing Center with a City Proclamation for National Fair Housing Month and partnered for the 2nd Annual Fair Housing Community Fair held at the Earlewood Park Community Center.

In 2014-2015 the Annual Fair Housing Action Plan for the City of Columbia was addressed as follows:




Goal I: Educate more people on Fair Housing Laws

Goal I Performance Outcomes:





-  Fair Housing information was updated on the City's website
-  Fair Housing information was provided at each monthly (12) meeting of the Columbia Council of Neighborhoods
-  Fair Housing Month was proclaimed by City on April 14^h at Columbia City Council and celebrated during the Second Annual National Fair Housing Month Community Fair on April 18, 2015.
-  Community Development publicized opportunities to participate in Fair Housing focused events on both the City Radio Show "City Talk" and in the monthly publication "City News", which is published and sent via email to all city employees.

Goal II: Meet the requirements established by HUD relevant to Fair Housing

Goal II Performance Outcomes:

-  Fair Housing information obtained in Spanish and available to public.
-  Community Development staff participated in ADA training per the City's updated a policy outlining employees responsibilities to our citizens as well as a Fair Housing and Fair Lending webinar offered by Community Legal Services of Florida.
-  All marketing material available in Spanish.

The City continues to take the following actions to address the disparity and inequality in obtaining mortgage financing:

-  Examine impact fees and building code restrictions to determine what changes are necessary to provide access to affordable housing
-  Establishing a plan to bridge gaps in loan financing by race, gender, and census tracts
-  Assessing the effectiveness of incentive tools such as low down payment and low interest loans
-  Advocating for inclusionary zoning practices to be adopted within the City's zoning ordinance.

The City will continue to enforce the Fair Housing Ordinance and work toward a regional Fair Housing Ordinance with Richland and Lexington Counties. The City will continue to strive to produce loans that mirror the City's demographic composition. The City will continue to make clients loan-ready via well-publicized home buyer workshops, and individual credit counseling. The City will continue to provide affordable housing to low-moderate income families in target neighborhoods which are predominately low-income minority communities. The City maintains Fair Housing report reports. See Appendix 10.

City of Columbia staff serves on the Housing Committee of the Greater Columbia Community Relations Council. This committee sponsors informational housing workshops that promote Fair Housing. The city also markets its loan products in partnership with the Greater Columbia Community Relations Council. The City supports Columbia Housing Authority's efforts to educate current and potential Section 8 program landlords. During the fiscal year, The "Bank On" Columbia initiative was launched to create opportunity for the unbanked or under-banked to gain access to better banking choices and a better quality of life.

The City will continue to partner with local financial institutions to secure funding for low-income persons who are interested in becoming homeowners. The City has received \$20 million in financial commitments for the next 2-4 years from local lenders to include First Citizens, Security Federal Bank, South Carolina Bank and Trust (SCBT), Branch, Bank & Trust (BB&T), National Bank of South Carolina (NBSC) and Palmetto Federal Credit Union (PFCU).

The CityLender I program provides funds to assist low-moderate income families (up to 80% AMI) throughout the city. Additionally, CityLender II provides loan assistance for higher income families (up to 150% AMI) to live in lower income target areas. The lending institutions who participate in the City's programs attempt to verify credit through alternative methods if potential homebuyers do not have a credit history. Each client is required to received homeownership education prior to purchase.

The City receives HOPWA funds to assist persons living with HIV/AIDS. The HOPWA funds provide housing assistance and supportive services throughout Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda Counties. Case managers trained in housing placement maintain lists of landlords who will accept clients as tenants who might otherwise face barriers to obtaining housing.

The City of Columbia advocates income and racial diversity for all neighborhoods and will continue to make quality housing available to all eligible loan applicants and continue to further fair housing choice.



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